



NYU-SPONSORED STUDENT HEALTH INSURANCE PROGRAM

ACADEMIC YEAR 2005-2006

SCHOOL OF LAW

Since New York University requires students to have health insurance that meets certain standards, **most students are enrolled automatically** in one of several NYU-sponsored Student Health Insurance Plans as part of the course registration process. Following is a brief overview of the NYU-sponsored Student Health Insurance Program to help guide students through the selection/waiver process.

The NYU Student Health Insurance Program consists of the Mandatory Plan, and the optional NYU-sponsored Student Health Insurance Plans.

The **Mandatory Plan** provides limited coverage for treatment initiated at hospital emergency rooms for specific conditions, as well as mental health outpatient treatment. Cost of coverage is included in the mandatory registration and services fee charged to all matriculated students and cannot be waived.

NYU-sponsored Student Health Insurance Plans provide reasonably-priced health care coverage to meet the health care needs of eligible NYU students through the **NYUHC Only Plan**, the **Basic Plan**, and the **Comprehensive Plan**. Each plan covers 100% of the fees of virtually all medically necessary services, as well as a portion of certain preventative health care services, *when services are received at the New York University Health Center (NYUHC)*, conveniently located at 726 Broadway.

NYUHC Only Plan (\$581/yr.) provides coverage for services received at the New York University Health Center **only**, and *requires that other health insurance coverage be maintained* for services received outside NYUHC.

Basic Plan (\$1,615/yr.) and **Comprehensive Plan** (\$2,166/yr.) provide worldwide coverage for medically necessary health care services including hospitalization, laboratory tests, radiology services, physician visits, pharmacy benefits, and medical evacuation and repatriation *in addition to* all of the benefits included in the NYUHC Only Plan. *Students seeking services in Manhattan must first seek treatment at NYUHC.*

Law students in a graduate degree-granting program are automatically enrolled as follows:

International Students with an F-1 or J-1 Status are automatically enrolled in the **Comprehensive Plan**, but may select the NYUHC Only Plan, the Basic Plan or Waiver Option

Students registered in a degree-granting program for 6 or more credits are enrolled automatically in the **Basic Plan**, but may select the NYUHC Only Plan, Comprehensive Plan or Waiver Option.

Graduate students registered in a degree-granting program for less than 6 credits are not enrolled automatically, but may select the NYUHC Only Plan, Basic Plan or Comprehensive Plan.

Students registered in a non-degree granting program are *not* eligible and are not enrolled in any plan.

Students who wish to change their automatic insurance enrollment to another option, or wish to waive the NYU plans entirely, must complete the online selection/waiver process via the Student Health Insurance Website at www.nyu.edu/health by the appropriate deadline:

Fall Term – September 30; Spring Term – February 10; Summer Term – June 5.

In accordance with NYU policy, students who choose to waive must maintain alternate, adequate health insurance from another source.

If you choose to waive you still may utilize the NYUHC, and will be responsible for payment of services.

For more information, you may contact the NYUHC Student Health Insurance Services Office at (212) 443-1020 or via E-mail at health.insurance@nyu.edu. For complete details about the NYU-sponsored plans, please visit our website at www.nyu.edu/nyuhc/insurance.html