Frequently Asked Questions

Why is there a charge on my tuition bill?

All students are initially billed for insurance. Approved waivers are later credited back to the account.

What if I lose my insurance after waiving?

You may enroll in the student plan within 31 days of losing coverage.

Can I waive after the deadline?

No. Students who miss the deadline are automatically enrolled.

Can I still use Barnard health services if I waive the insurance plan?

Yes. All active students can use Primary Care Health Service & Furman Counseling Center. This applies whether you have, personal/family insurance, or the Aetna Student Health Plan.

Contact Info for Further Questions

Elliot Wasserman

Director of Operations, Department of Health and Wellness

ewasserman@barnard.edu

Waive Coverage

Starting June 16, 2026:
Visit:
www.universityhealthplans.com/barnard

You Will Need:

- Student birth date
- 7-digit Barnard ID number
- Insurance card
- Insurance policy number
- Group number
- Member ID number
- Information about your in-network lab provider

How to Submit the Waiver

- Go to the waiver portal
- Select “Waiver Form” from the left-side menu
- Complete all insurance questions
- Submit the form electronically

After submission:

- A decision will be sent to the student’s Barnard email
- Processing takes approximately 3–5 business days
- Confirmation is only sent to the student email account (not parents/guardians)

For waiver assistance:
Call 800-437-6448 ext. 128 or 130

Waiver Eligability
Your insurance must:

- Be accepted in New York State
- Cover medical + mental health services
- Include inpatient and outpatient care
- Include prescription coverage
- Have no annual/lifetime caps
- Be active for the full academic year
- Be U.S.-based and ACA compliant

NOTE: Many out-of-state Medicaid and HMO plans may not qualify.

HEALTH & WELLNESS @ BARNARD

Student Health Insurance

All students are automatically enrolled in the college-sponsored health insurance plan to help ensure access to healthcare services while attending school.

If you already have comparable health insurance coverage that meets the school’s waiver requirements, you may choose to waive (opt out of) the student plan before the waiver deadline, August 28th 2026.

Waiver Deadline:
Friday, August 28, 2026

General Health Insurance Terms

Premium- The amount paid for your insurance coverage.
For students, this cost may automatically appear on your tuition bill.

Deductible-The amount you pay out of pocket before insurance begins covering certain services.

Copay-A small fixed fee you pay when visiting a doctor or filling a prescription.

In-Network Providers- Doctors and hospitals that accept your insurance plan and typically cost less.

Out-Of-Network Providers- Doctors, hospitals, or healthcare providers that do NOT have a contract with your insurance company.

Receiving care from out-of-network providers may:

- Cost significantly more
- Require higher deductibles or copays
- Not be covered at all by some insurance plans

Students should confirm that healthcare providers near campus are considered in-network under their current insurance plan.

Vision & Dental Coverage:
Vision and dental services are not typically included in standard health insurance plans and may require separate coverage.

Aetna Student Health Plan

COST

	Dates of Service	Price
Fall 2026	08/22/2026 – 01/11/2027	$2,041
Spring 2027	01/12/2027 – 08/21/2027	$3,012
Both	08/22/2026 – 08/21/2027	$5,126

COVERAGE SUMMARY

Feature	In-Network (Nationwide)	Out-of-Network (Includes outside U.S.)
Deductible	$300	$500
Doctor / Mental Health Visit	$40 copay	Not set (higher costs apply)
Urgent Care (e.g., CityMD)	$40 copay	Not set (higher costs apply)
Emergency Room	$150 copay	$150 copay
After Deductible Is Met	Insurance Pays 80% You Pay 20%	Insurance Pays 70% You Pay 30%
Out-of-Pocket Maximum	$9,100	$10,000
After Maximum Is Met	100% covered	100% covered

Aetna Student Health Plan

DENTAL

Students Under 19:

- Dental coverage is included in the student health insurance plan.

Students 19 and Over:

- Dental coverage is NOT included.
- Students can optionally enroll in a discount program:
  - Aetna “Vital Savings on Dental”
  - Cost: $33.60 per year
  - Provides discounted rates on dental services (varies by provider and treatment)
  - Aetna Student Health Dental Enrollment
  - https://students.aetnastudenthealth.com/welcome.aspx?groupid=474925

VISION

Students Under 19:

- Vision coverage is included in the student health insurance plan.

Students 19 and Over:
Vision coverage is not included, but discount options are available:

- Aetna Vision Discount Program
  - Savings on eye exams, glasses, and contact lenses
- Optional Vision Insurance Plan (VSP)
  - Separate coverage available through partner plan (UHP)
  - UHP VSP Vision Care Plan Info
  - https://www.universityhealthplans.com/letters/letter.cgi?group_id=170&utm_source=chatgpt.com