Dear Barnard Student/Parent/Guardian:

While you are a student at Barnard College, you are **required** to carry health insurance. You have two options for insurance coverage. They are:

1. Purchase the health insurance policy provided through Barnard which is offered through Aetna Student Health.
2. Waive out of the Barnard Aetna Student Health plan if you are covered by your parents’ insurance for the entire year and their insurance plan meets certain criteria. **This is an annual process and must be completed before the start of every academic year.** In order to waive out, **all of these criteria must apply:**
   1. Plan or its partner is recognized and can be used in New York State (most out-of-state Medicaid plans will not cover you in NY).
   2. Plan covers biological and psychological disorders, for both inpatient and outpatient services.
   3. Plan has NO cap for medical, mental health (outpatient & inpatient) and pharmacy benefits.
   4. Coverage must be effective through the balance of the 2015-2016 academic year with no break in coverage.
   5. Plan must be based in the United States and must be in full compliance with the Affordable Care Act.

**Points of Comparison**

<table>
<thead>
<tr>
<th>Barnard/Aetna</th>
<th>Other Plan</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Starting 1/12/16 – 8/21/16</strong></td>
<td>$1542</td>
<td>$212.50/month</td>
</tr>
<tr>
<td>Plan Covers Visits to Medical Specialists in NYC</td>
<td>In-Network Coverage:</td>
<td>Deductible: $300 $40 copay for Office Visits $60 copay for Urgent Care (e.g. CityMD) $150 copay for ER visits Deductible does not apply to benefits w/ copays All other In-Network coverage: 80/20% (after deductible is met) Out-of-Pocket Cap: $4000, 100% coverage thereafter</td>
</tr>
<tr>
<td>Preferred Provider Organization (PPO)</td>
<td>?</td>
<td>NEW</td>
</tr>
<tr>
<td>Affordable Care Act Metal Plan Level: Gold</td>
<td>?</td>
<td>Out-of-Network Coverage:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deductible: $500 Coverage: 60/40% (after deductible is met) Out-of-Pocket: N/A. There is no out-of-pocket max. This benefit is used for all urgent care, specialists and hospitalizations while studying abroad (ask PCHS for details).</td>
</tr>
<tr>
<td>Covers you as long as you are a registered student at Barnard</td>
<td>YES</td>
<td>If your parent loses their job or moves out of state, their insurance policy may be in jeopardy</td>
</tr>
<tr>
<td>Barnard requires that your health insurance provider be based in the U.S.</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td>Covers mental health services, on par with medical services</td>
<td>YES</td>
<td>Many managed care plans have limited mental health coverage out of area</td>
</tr>
<tr>
<td>Includes a national provider network</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Many employers and individual plans have local networks only. ASH is connected to the Aetna national provider network</td>
</tr>
<tr>
<td>Includes pharmacy coverage</td>
<td>YES</td>
<td>?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ASH provides unlimited prescription benefits $20 copay for generic prescriptions $40 copay for brand name prescriptions Free flu and many travel vaccinations at no cost</td>
</tr>
</tbody>
</table>

By not actively waiving out of the Barnard student health plan using the online waiver application by January 15, 2016, the student will be automatically enrolled in the Barnard Aetna Student Health (ASH) insurance plan, and it will be considered her primary insurance.

Please see the chart below to compare Barnard’s plan, underwritten by Aetna, to your current plan.

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**PLEASE TURN OVER FOR FAQs**
Frequently Asked Questions:

1. **How do I waive out of the school plan?**
   
   Between **10/30/15** and **1/15/16** you can access the waiver on University Health Plans website:  
   [www.universityhealthplans.com/barnard](http://www.universityhealthplans.com/barnard)
   
   For assistance with the waiver, please call 800-437-6448.
   
   - Select “Waiver Form” in the navigation menu located on the left-hand side of the webpage. You will answer a number of questions pertaining to the criteria listed on the previous page.
   
   o **BE SURE TO HAVE THE STUDENT’S INSURANCE CARD IN FRONT OF YOU WHEN COMPLETING THE QUESTIONS, SINCE SOME OF THE QUESTIONS PERTAIN TO POLICY AND GROUP NUMBERS AND MEMBERS ID NUMBER.**

   Once the answers are submitted, University Health Plans will send a final decision to the student’s Barnard e-mail account stating whether the insurance waiver has been accepted or declined. Please advise the student to check her Barnard e-mail account regularly during the summer. The decision takes 5 - 7 business days after the waiver request has been submitted. **There will be no communication through a parent/guardian’s e-mail account.**

   **Please Note:**
   
   You will need the student’s birth date and 7-digit, numerical Barnard ID Number (ex. 1234567) to begin the waiver process.

   The ID Number is *NOT* the same as the UNI and is *NOT* located on the Barnard ID card.

   You can find the 7-digit ID Number by logging into the myBarnard portal: [my.barnard.edu](http://my.barnard.edu), clicking on the Academics tab and looking in “My Academic Record” and then “My College Profile.”

2. **Why is there a charge on my tuition bill if I successfully opted out of the Barnard insurance plan?**
   
   All students are initially charged for the health insurance plan when the first tuition bill goes out. If you waive out of the insurance plan and it is accepted, the charge will automatically come off your bill.

3. **How can I evaluate if I should waive out of the school plan or not?**
   
   Please review the parameters of the Barnard Aetna Student Health plan on the previous page, and compare the cost to what you are paying for your current plan. If the student plans to study abroad, the Barnard Aetna Student Health plan is recognized internationally and covers medical evacuation and repatriation (most domestic US health insurance plans do not). **All students are required to have health insurance that covers medical evacuation and repatriation if they are studying outside of the United States.**

4. **What happens if I successfully waive out of the student health insurance plan and then lose my other coverage?**
   
   Students who waive out of the student health plan and subsequently lose their personal coverage may purchase the student health insurance as long as they notify either Elliot Wasserman or MJ Murphy within 31 days of their loss of coverage.

5. **Can I waive out of the student health insurance plan anytime I want?**
   
   **No,** all new and returning students for the Spring 2016 semester must waive out no later than **Friday, January 15, 2016.** If you fail to meet that deadline, you will automatically be enrolled in the Aetna Student Health plan for the year. **After January 15th, the waiver and enrollment period will be closed, and no exceptions will be made.**

6. **If I waive out of the student health insurance can I still use the services at the Barnard Primary Care Health Service?**
   
   **Yes,** all full time students, regardless of having personal/family insurance or Aetna Student Health insurance, can access the services at the Primary Care Health Service & Furman Counseling Center. These services are covered under the Barnard student comprehensive fee and there is no per-visit fee or co-pay. The only exception is for discount medication, vaccines and medical supplies which must be paid for at the time of the visit via Visa, Mastercard or check (the PCHS does not directly bill insurance). Health insurance is only activated when laboratory tests are ordered and/or when a student is referred off-campus to a health care or mental health specialist or facility. Students should be aware of what lab their insurances considers in-network.

   **If you have any further questions please contact MJ Murphy at mmurphy@barnard.edu or Elliot Wasserman at ewasserman@barnard.edu**

   **Sincerely,**

   Mary Joan Murphy, NP
   Elliot Wasserman
  
   Mary Joan Murphy, NP
   Elliot Wasserman
   
   Executive Director, Student Health and Wellness Programs
   Director of Operations, Primary Care Health Service