

ESSENTIAL INFORMATION FOR REQUIRED HEALTH INSURANCE COVERAGE WHILE AT BARNARD DURING ACADEMIC YEAR 2025-2026

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'/guardian's insurance for the entire session(s) and their insurance plan meets certain criteria. **This is a process that must be completed during the Open Waiver period.** 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 and state HMO plans will not cover you in NY).
 2. Plan covers medical 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 on or before 8/22/25 through the end of the 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.

If you do not actively waive out of the Barnard student health plan using the online waiver application by August 22nd, you will be automatically enrolled in the Barnard Aetna Student Health (ASH) insurance plan, and it will be considered the primary insurance.

***Although the deadline to opt out of insurance is August 22nd, we encourage you to opt-out prior to the college's tuition payment deadline so that you do not incur late payment fees**

2025-2026 Academic Year: Compare Your Coverage

Points to Consider	Barnard/Aetna	Important notes on the plan & points of comparison
Fall semester (8/22/25-1/11/26) Spring semester (1/12/26-8/21/26) Annual (combined Fall & Spring)	\$1,910 \$2,918 \$4,828*	Compare this premium to your current premium. (*cost and benefits are pending NYS Dept. of Insurance review and are subject to change)
Plan Covers Visits to Medical Specialists in NYC Referrals from the PCHS are required for the insurance to pay at the highest benefit level	Preferred Provider Organization (PPO) Affordable Care Act Metal Plan Level: Gold	In-Network Nationwide Coverage: Deductible: \$300 (applies to all excluding copay visits) \$40 copay for Medical/Mental Health Office Visits \$60 copay for Urgent Care visits (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: \$9,100; 100% coverage thereafter Out-of-Network Coverage: (Includes outside the U.S.A.) Deductible: \$500 Coverage: 70/30% (after deductible is met), processed at the service location's Medicare rate. Out-of-Pocket: \$10,000
Covers you as long as you are a registered student at Barnard	YES	
Covers mental health services, on par with medical services	YES	Many managed care plans have limited mental health coverage out of area
Includes a national provider network	YES	Many employers and individual plans have local networks only. ASH is connected to the Aetna national provider network
Includes pharmacy coverage Vaccines	YES	ASH provides unlimited prescription benefits Uses a 3 tier co-insurance rubric depending on the prescription type (generic, brand, non-formulary brand)



Frequently Asked Questions

1. How do I waive out of the school plan?

Starting **6/16/25** you can access the waiver on University Health Plans website: 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.

BE SURE TO HAVE THE STUDENT'S PLAN INFORMATION AND INSURANCE CARD IN FRONT OF YOU WHEN COMPLETING THE QUESTIONS, SINCE SOME OF THE QUESTIONS PERTAIN TO POLICY AND GROUP NUMBERS AND MEMBER ID NUMBER. KNOW WHO YOUR IN-NETWORK LAB PROVIDER IS FOR ANY POSSIBLE LAB TESTS THAT MAY BE NECESSARY.

Once the answers are submitted, University Health Plans will send a final decision to **the student's Barnard e-mail account** stating if the insurance waiver has been accepted or declined. **Students are advised to check their Barnard e-mail account after completing the waiver request for confirmation of receipt.** The decision takes 3 - 5 business days after the waiver request has been submitted.

There will be no communication through a parent/guardian's e-mail account.

Please Note:

To begin, the one completing the form will need the student's birth date and 7-digit, numerical Barnard ID Number 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, 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 submit your waiver electronically and it is accepted, the charge will subsequently come off your bill. The **Bursar** encourages all students to try to opt-out before tuition payments are due. This will avoid late payment fees.

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.

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 Elliot Wasserman 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 must waive out no later than **Friday, August 22, 2025**. If you fail to meet that deadline, you will automatically be enrolled in the Aetna Student Health plan for the semester.

6. If I waive out of the student health insurance can I still use the services at the Barnard Primary Care Health Service?

All current and active 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 which will also be available during both Summer sessions. The only exception is for discount medication, vaccines and medical supplies which must be paid for at the time of the visit with a credit card (Visa, Mastercard, AmEx, Discover and ApplePay) The PCHS does not directly bill insurance. **Health insurance is only activated when laboratory tests are ordered and sent to LabCorp, Inc. 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 insurance considers in-network.

***Students are responsible for all charges that they incur such as deductibles, copays, and coinsurance.**



Dental and Vision Benefits

DENTAL INSURANCE:

Under 19: Dental Insurance is included in the plan if the student is under 19 (please see plan details).

Over 19: Aetna Student Health does offer for those 19 and above, a Dental discount program called “**Vital Savings on Dental**” which you can take advantage of for a fee of \$33.60. The range of discounts will vary based on the type of provider and type of service received. You can join this program at any time during the year until 5/31/26. To enroll, go to

<https://students.aetnastudenthealth.com/welcome.aspx?groupid=474925>

VISION CARE INSURANCE

Under 19: Vision Insurance is included in the plan if the student is under 19 (please see plan details).

While there are no Vision insurance benefits for those 19 and over through the Barnard College Aetna Student Health insurance program, there are Vision discount benefits through Aetna and a separate Vision insurance plan through our partner UHP available to students.

Discount Plan: The Vision discount plan is for Aetna Student Health members only. Students can save on eye exams, lenses/frames, and replacement contact lenses. For additional info click here:

<https://www.aetnastudenthealth.com/schools/StudentHealthDiscountProgram.pdf>

UHP's VSP Vision Care Plan: For more information go to
https://www.universityhealthplans.com/letters/letter.cgi?group_id=170

If you have further questions please contact Elliot Wasserman at ewasserman@barnard.edu

Sincerely,

Elliot Wasserman, M.B.A.

Elliot Wasserman

Director of Operations, Primary Care Health Service