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FOR EXTERNAL COVERS

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about the columbia student medical insurance plan (columbia plan)

While many health concerns can be addressed effectively by our on-campus clinicians, some may require intensive, emergency or ongoing treatment by outside providers. For this reason, Columbia University requires all registered full-time students to have acceptable health insurance coverage. The University offers the Columbia Plan at two levels of coverage: Basic and Comprehensive, in partnership with Chickering Benefit Planning Insurance Agency, Inc. Coverage is underwritten by Aetna Life Insurance Company. To ensure that students have adequate coverage, all registered full-time students are automatically enrolled in the basic level of the Plan if no valid waiver request is submitted by Sept. 30, 2007, for fall enrollment and Feb. 1, 2008, for spring enrollment. Full-time students must confirm their insurance selection every year by actively enrolling in the basic or comprehensive level of the Plan or by requesting a waiver from automatic enrollment in the Columbia Plan and demonstrating coverage under another comparable policy.

HOW THE PLAN WORKS WITH THE PROGRAM

The Columbia Plan works with the Health Service Program to provide consistent, efficient care that complements the programs offered on campus:

- Primary Care Medical Services (PCMS) clinicians are the primary care providers for students enrolled in the Columbia Plan
- Clinicians in PCMS and Counseling and Psychological Services (CPS) arrange access to off-campus care and services after students are seen and evaluated on campus
- A referral by PCMS or CPS is mandatory when seeking off-campus services to utilize benefits under the Columbia Plan (for detailed information, please refer to page 6)

WHAT THE COLUMBIA PLAN OFFERS

Go to www.health.columbia.edu for a complete list of plan benefits and what is covered under each plan, which includes but is not limited to:

- Physician office visits, including allergy care
- X-rays and outpatient laboratory services
- Inpatient hospitalizations
- Dependent coverage enrollment options
- Pre-natal and maternity care[^]
- Dental care options
- Discounted vision care
- Emergency travel assistance services^{*}
- Emergency care[^]
- Prescription plan benefits, including contraceptive medications and devices
- Mental health coverage
- Surgical services

[^] For these benefits, a referral does not need to be obtained in advance.

^{*} For these benefits, services must be arranged by Assist America.

COMPREHENSIVE LEVEL

The comprehensive level of the Columbia Plan includes all of the benefits provided by the basic level as well as enhanced benefits for prescription drugs, physical therapy and other services. For students who have chronic health conditions or take prescription drugs regularly, this level of the Columbia Plan may be appropriate. Students will:

- Pay a higher insurance premium up front
- Pay less in out-of-pocket expenses as services are utilized

The total maximum aggregate lifetime benefit available is \$1,000,000.

BASIC LEVEL

The basic level of the Columbia Plan is designed to provide a level of coverage that is adequate for many people attending college or graduate programs. It is appropriate for students who:

- Do not have a chronic health condition
- Do not expect to need health care services frequently
- Are looking for essential coverage at a reasonable cost
- Are interested in utilizing a “pay-as-you-go” strategy: participants pay a lower insurance premium at the outset but a higher proportion of the cost of any services that may be utilized

The total maximum aggregate lifetime benefit available is \$300,000.

enrollment in the columbia plan

Students must confirm their enrollment in the basic level, upgrade to the comprehensive level, or request a waiver from automatic enrollment in the Columbia Plan *every year* by the designated deadline.

FULL-TIME & RESIDENTIAL STUDENTS

All registered full-time and residential students are automatically enrolled in the basic level if no valid waiver request is submitted and approved. Full-time students must confirm their insurance selection by actively enrolling in the basic or comprehensive level, or by requesting a waiver from automatic enrollment in the Columbia Plan and demonstrating coverage under another comparable policy. Enrollment in the Columbia Plan, either by automatic enrollment or online selection, is effective only upon the student’s academic registration for the term for which coverage will be active.

Once the student’s insurance coverage decision has been determined for the fall term, either by automatic enrollment, online selection or waiver request, that decision will automatically be continued in the following spring term as long as the student remains registered at the University. It is not possible to change the level of coverage in the spring term. For students completing their program in December 2007, insurance coverage will terminate on January 21, 2008. An optional Continuation Plan is available for students enrolled in the Columbia Plan during their final term as a registered student. Detailed information and rates are available at www.chickering.com/columbiadirect.html.

PART-TIME STUDENTS

Part-time students are encouraged to enroll in the Columbia Plan, which will automatically initiate enrollment in the Health Service Program (the Health Service Fee will be assessed on the Student Account Statement) and is required. Part-time students who have been insured under the Columbia Plan in previous years and wish to enroll again must do so by Sept. 30, 2007, to avoid a break in coverage for conditions that existed in the prior policy years. Detailed information about breaks in coverage and pre-existing conditions is available at www.health.columbia.edu.

FUNDED GRADUATE STUDENTS

Contact your departmental administrator, Financial Aid Office or Fellowship Office for information about whether your school provides funding to cover any portion of the Columbia Plan premium for you and your dependents.

STUDY-ABROAD STUDENTS

Students expecting to participate in undergraduate Study Abroad programs should consult with an Insurance Specialist at Health Services about the type of insurance coverage they will rely on while traveling. All registered full-time and residential undergraduate students are automatically enrolled in the basic level if no valid waiver request is submitted and approved. Full-time students must confirm their insurance selection each year by actively enrolling in the basic or comprehensive level or by requesting a waiver from automatic enrollment in the Columbia Plan and demonstrating coverage under another comparable policy.

PLAN ID CARDS

Prior to receiving an insurance ID card, some services are available to students enrolled in the Columbia Plan. Your provider may require that you pay for the services and then seek reimbursement from Chickering (medical claims) or Aetna Pharmacy Management Services (pharmacy claims). You can expedite receipt of your ID card by actively confirming your automatic enrollment in the Basic level of the Plan or by upgrading your coverage to the Comprehensive level of the Plan prior to the specified deadline. After your online selection has been entered, a card is normally issued within 14 days. ID cards are not mailed to addresses outside the United States. To receive an ID card during the open enrollment period, go to <https://ssol.columbia.edu> to enter your local address. More information about Plan ID cards is available at www.health.columbia.edu.

FALL TERM PHARMACY BENEFITS

If you plan to enroll in the Columbia Plan, you should enter your confirmation or enrollment request as soon as possible after June 25 so that you will receive the insurance ID card before the coverage period begins. Once coverage becomes effective on September 1 (Journalism Masters students, August 1), you will be able to take advantage of pharmacy benefits.

	DATE OF INSURANCE ENROLLMENT	DATE PHARMACY BENEFITS ARE AVAILABLE WITH COPAY ONLY
Online selection entered before Sept. 30, 2007	June 25 - Aug. 17, 2007	Sept. 1, 2007 (Journalism Masters students Aug. 1, 2007)
	Aug. 18 - Sept. 30, 2007	15 days after online selection
No online selection entered by Sept. 30, 2007	Automatic enrollment is confirmed upon expiration of the enrollment/waiver period on Sept. 30, 2007	Oct. 15, 2007

To utilize pharmacy benefits before your coverage has been fully instituted, you will have to pay the full cost of any prescription and then submit a claim to Aetna Pharmacy Management for reimbursement of the applicable benefit. Information about prescription drug claims procedures is available at www.health.columbia.edu.

REFERRALS

A referral from Primary Care Medical Services (PCMS) or Counseling and Psychological Services (CPS) is required to utilize the benefits available under the Columbia Plan for off-campus services, except in emergencies. PCMS and CPS provide referrals after evaluation and treatment on campus has been completed and as the need for outside services is clinically indicated.

- You must obtain a referral from a Health Services clinician prior to receiving any off-campus medical, counseling or psychiatric services. Services rendered without an appropriate referral will not be covered under the Columbia Plan.
- You do not need separate referrals and there are no time or visit limits for care provided by the same clinician for an ongoing condition as long as you are continuously insured. You must have one referral for each condition being treated outside PCMS and/or CPS.
- When you are not in New York City during semester breaks, holidays or the summer, and you are injured or become ill, please call your Health Services clinician so that he or she can determine appropriate treatment. You will be eligible for coverage as long as you get a referral from your on-campus clinician in advance of receiving services.
- Even with a referral, you will be responsible for a copay and possible coinsurance charges when seeing an off-campus clinician.
- Advance consultation with a Health Services clinician is not required in a true medical emergency.

A referral is not required under the following conditions, although your Health Services clinician can assist you in finding appropriate services:

- Emergency medical conditions (students must return to Health Services for necessary follow-up care)
- Pre-natal and obstetrical care
- Elective termination of pregnancy
- For women age 35-40, one baseline mammogram; one per year thereafter for women age 40 and older. Coverage may be provided more frequently if recommended by a physician for a covered person who has a prior history of breast cancer or who has a first degree relative with a prior history of breast cancer
- Continuing treatment for a condition evaluated in a prior year under the Columbia Plan for which a referral was obtained previously
- One annual routine Pap smear screening and office visit; Pap smear screenings and women's health visits are available on campus, where a student pays no copay or deductible; and all associated laboratory tests are covered. If additional medically appropriate testing is performed as part of an off-campus annual visit, benefits for the testing will be payable in accordance with the policy, and the student may be responsible for a portion of the lab testing performed during the off campus visit. No referral will be needed.

You must obtain a referral from a Health Services clinician prior to receiving any off-campus medical, counseling or psychiatric services. Services rendered without an appropriate referral will not be covered under the Columbia Plan.

waiver from automatic enrollment in the basic level

To request a waiver from automatic enrollment in the basic level of the Columbia Plan, please visit www.health.columbia.edu before September 30, 2007, (or February 1, 2008 for spring enrollment), and provide documentation of alternate coverage under a comparable insurance plan.

All requests are considered but approval is not guaranteed.

If enrollment in the Columbia Plan has been waived for the fall term the waiver will automatically be extended to the spring term unless a significant life change occurs that warrants enrollment. Some examples of significant life changes are termination of insurance coverage under a partner's or employer's benefit plan, or surpassing the maximum age for coverage as a dependent under a parent's plan. Late requests for enrollment will be reviewed upon receipt of documentation of such a change.

Because students' alternate insurance coverage may change, students wishing to request a waiver from automatic enrollment in the Columbia Plan must submit a new waiver request by Sept. 30 of each year the student is registered.

CRITERIA FOR COMPARABLE ALTERNATE MEDICAL INSURANCE COVERAGE

Please review your alternate coverage carefully to determine if the plan meets all six of the criteria listed below before going online to enter your request. To obtain the specific information to determine if your plan is comparable, it is recommended that you review the policy documents provided by the carrier or contact the insurer directly.

Also inquire if you will "age-out" of your current insurance plan carried by parents or legal guardians at any time from September 1, 2007, through August 31, 2008. This may occur when you reach 19, 21 or 23 years of age. All online requests are considered but approval is not guaranteed. The University verifies the information you provide. If you have not provided sufficient information or if your plan does not meet all of the requirements of the criteria, you will be contacted by the Health Services Insurance Office. You may be asked to provide additional information or you may be automatically enrolled in the Basic Level of the Columbia Plan and charged for the premium. Your alternate plan must meet all of the following six criteria:

1. My plan provides coverage for all medically necessary care including routine and emergency services while I am in New York City, or traveling or studying in the United States or abroad.
2. The maximum benefit for my coverage is at least \$300,000 per lifetime.
3. My coverage will remain in force as long as I am a registered student, including approved leave of absence for medical reasons and non-degree status at Columbia University.
4. My coverage is effective as of September 1, 2007, (January 22, 2008 for new spring enrollees and June 1, 2008 for new summer enrollees) and the plan will cover me for any pre-existing conditions.
5. My plan covers all of the following types of care: treatment for injuries resulting from the practice or play of athletics, inpatient and outpatient psychiatric care and treatment for chemical dependency
6. My coverage is provided by a company licensed to do business in the United States and has a U.S. claims office and telephone number. Foreign state government plans do NOT meet this requirement.

Please note that Medicaid plans are not considered comparable to the University's plan.

INSURANCE CHARGES ON YOUR STUDENT ACCOUNT STATEMENT

- If you submit a valid waiver request by July 27, no insurance charge will appear on your first fall Student Account Statement.
- Waiver requests submitted after July 27 but before the Sept. 30 deadline will generate a reversal of the insurance charge that appeared on your first fall Student Account Statement. This adjustment will be reflected on your Student Account Statement by October.
- If no waiver request is recorded by Sept. 30, the insurance charge will remain on your account and coverage under the Columbia Plan will be in effect.

additional coverage under the plan

As a participant in the Columbia Plan, you can also take advantage of the following services, discounts and programs. For detailed information, please visit www.chickering.com/columbiadirect.html.

VISION ONE DISCOUNT PROGRAM

The Vision One Discount Program helps you save on many eye care products, including sunglasses, contact lenses, non-prescription sunglasses, contact lens solutions and other eye care accessories. A listing of participating providers is available through the "Docfind" feature at www.chickering.com/columbiadirect.html.

The Vision One Providers closest to the Morningside Campus are:

Columbia Opticians, Inc.

1246 Amsterdam Avenue (at 121st Street)
212-316-2020

The Spec Shop

2868 Broadway (between 111th and 112th Streets)
212-86-9825

TRAVEL ASSISTANCE AND EMERGENCY SERVICES

One of the most significant benefits available through the Columbia Plan is the Travel Assistance Services offered through Assist America and underwritten by Unum Provident Life Insurance Company of America. The program is offered at no additional charge in both the basic and comprehensive levels. These benefits are designed to protect a person covered by the Columbia Plan (both students and dependents) when they are over 100 miles from their permanent address and a medical or other travel-related emergency arises. These benefits apply throughout the US and around the world.

dental care options

There are a few options available for students desiring dental coverage. When selecting a dental services program, students and their families may wish to consider:

- The type of provider rendering care (e.g. a faculty supervised dental student, a post-graduate fellow in a dental specialty, and attending dentist.)
- Availability of appointments
- Location of the dental practice
- Cost of services

AETNA ADVANTAGE DENTAL PLAN

This optional plan provides preventative dental care following a \$5 copay per visit. You must select a primary care dentist to receive services. To enroll, go to www.chickering.com/columbiadirect.html.

SERVICES FOR STUDENTS ENROLLED IN THE COLUMBIA PLAN

Specially discounted rates for a select group of services are available at:

Morningside Dental Associates

1244 Amsterdam Avenue at 121st Street
New York, NY 10027
212-865-8467

REDUCED COST SERVICES FOR STUDENTS AND FAMILIES REGARDLESS OF THEIR INSURANCE CARRIER

NYU Stu-Dent Plan

345 East 24th Street
New York, NY 10010
212-998-4086

St Luke's Dental and Oral Surgery Clinic

1111 Amsterdam Avenue
Clark Building, 2nd floor
New York, NY 10027
212-523-3173

fees & premiums

HEALTH SERVICE FEE

FALL	SPRING	ANNUAL
\$387	\$387	\$774

INSURANCE PREMIUMS FOR THE COLUMBIA PLAN

	FALL	SPRING	ANNUAL
BASIC LEVEL	\$569	\$873	\$1442
COMPREHENSIVE LEVEL	\$813	\$1254	\$2067

EARLY ARRIVAL INSURANCE PLAN

2 MONTHS	July 1-Aug. 31, 2007	\$364
1 MONTH	Aug. 1-Aug. 31, 2007	\$182

AETNA ADVANTAGE DENTAL PLAN

	ANNUAL
STUDENT	\$239
STUDENT + FAMILY	\$869

contact information

HEALTH SERVICES AT COLUMBIA

John Jay Hall, 3rd & 4th Floors
Alfred Lerner Hall, 7th & 8th Floors
New York, NY 10027
212-854-2284 (general information)
212-854-3286 (insurance office)
www.health.columbia.edu

CHICKERING BENEFIT PLANNING INSURANCE AGENCY, INC.

1 Charles Park
Cambridge, MA 02142
800-859-8471 (customer service)
www.chickering.com/columbiadirect.html

Eligibility maintenance; collection of premiums for dependent coverage; identification card distribution; medical management (assisted by Aetna); claim payment; customer service; listing of providers and pharmacies.

CHICKERING CLAIMS ADMINISTRATORS, INC.

P.O. Box 15708
Boston, MA 02215-0014
800-859-8471
www.chickering.com/columbiadirect.html

AETNA LIFE INSURANCE COMPANY (ALIC)

151 Farmington Avenue
Hartford, CT 06156
Policy No. 704502

AETNA PHARMACY MANAGEMENT SERVICES

800-AETNA-Rx (238-6279)

ASSIST AMERICA, INC.

Toll free within the US: 800-872-1414
Outside the U.S., call collect (dial U.S. access code): +301 656 4152
medservices@assistamerica.com

Coordination of travel benefits; emergency assistance while traveling.

UNUM PROVIDENT LIFE INSURANCE COMPANY OF AMERICA

Contact Chickering 800-859-8471 for support in the case of accidental death or dismemberment.

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