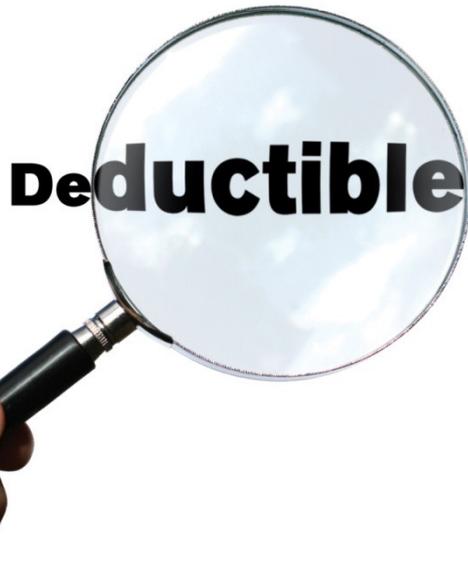


# SVA Health Insurance Presentation

# Plan Highlights and Benefits

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- Unlimited Maximum Per Insured Person, Per Policy Year for Covered Medical Expenses.
- \$100 Deductible Per Insured Person, Per Policy Year.



## ***What's a deductible?***

A “deductible” is the amount of money you must pay towards covered medical expenses before the insurance company pays.

# Plan Highlights and Benefits

Benefits	Preferred Providers	Out-of-Network
Deductible	\$100 per policy year	\$100 per policy year
Out of Pocket Maximum	\$6,350 per policy year	None
<u>Services with No Deductible</u>		
Physician's Office Visit <small>Including Mental Health &amp; Substance Abuse</small>	\$10 copay, 100%	\$10 copay, 70%
Urgent Care	100%	70%
Preventive Care and Immunizations	100%	70%
<u>Services with Deductible</u>		
Hospitalization <small>Including Mental Health &amp; Substance Abuse</small>	90%	60%
Surgery	90%	60%
Outpatient Services	90%	60%
Emergency Room	90%	90%
Ambulance Expense	100%	100%

# Plan Highlights and Benefits

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- Prescription Drug Benefits:
  - \$10 copay for Tier 1 - Generic
  - \$30 copay for Tier 2 – Preferred Brand Name
  - \$50 copay for Tier 3 – Non-Preferred Brand Name
- Deductible does not apply
- Prescriptions not filled at a Cigna Participating Pharmacy will be covered at 70%

# Provider Network

- Preferred Provider Network: CIGNA PPO, Choice Fund PPO

**UNIVERSITY HEALTH PLANS**  
A DIVISION OF RISK STRATEGIES

ABOUT US CONTACT HEALTHCARE NEWS **ADDITIONAL PRODUCTS & SERVICES**

**SVA NYC**

SCHOOL OF VISUAL ARTS

2019-2020 STUDENT HEALTH INSURANCE PLAN

Introduction  
FAQs  
**Student Health Plan**  
Waiver Form  
Brochure  
CareConnect – Behavioral Health Hotline  
**Provider Search**  
Insurance Mobile App  
Login to My Account  
Claim Status  
Online Insurance ID Card  
Prescription Info  
Participating Pharmacy Search

To make sure that SVA students have access to quality health care services, they are automatically enrolled in the SVA-sponsored Student Health Insurance Plan and billed \$2,690 (\$1,345 per semester) by Student Accounts. The annual coverage period is August 25, 2019 - August 24, 2020. Students enrolled for the spring coverage period only (January 1, 2020 - August 24, 2020) are billed \$1,730.

Here are some highlights of the SVA-sponsored student health insurance:

- Access to CIGNA's nationwide provider network (PPO)
- 90% coverage for in network providers (Cigna) / 60% coverage for out of network providers
- Prescription drug & mental health coverage
- Inpatient hospitalization coverage
- Travel assistance services

**REMOVING THE INSURANCE PLAN & FEE**

Students who have comparable coverage and do not want to remain enrolled in the SVA-sponsored Student Health Insurance Plan must provide information about their insurance coverage each year by completing the Online Waiver Form. The deadline for the 2019-2020 policy year is October 1, 2019. If you do not complete a waiver form by the deadline date, you will be responsible for the Health Insurance Fee.

To waive the Student Health Insurance Plan and report your own insurance:

- The policy must be a US health insurance plan that is filed and approved in the US
- The policy must provide coverage for the entire academic year with no break in coverage.
- The policy must be in full compliance with the Affordable Care Act (ACA) and provide minimum essential

Personal Business Health Care Professionals International About Cigna Careers Contact Us

**Cigna** Login to myCigna Find a Doctor/Dentist Search

Home >> Choose a Directory >> Find Providers

**Find Providers**

SEARCH LOCATION: New York, NY, USA  
Use my current location

SELECT A PLAN: Medical: PPO, Choice Fund PPO  
Dental: No Plan Selected

SEARCH: E.g. Dr. Smith, general dentist, hospital  
Looking for a provider or specialty ("primary care provider," "oral surgeon")? Browse the A-to-Z glossary

**Nearest Urgent Care**  
We have found CityMD Urgent Care located 0.1 miles from your search location. [Map all urgent care near my current location.](#)

**IMPORTANT NOTICES**  
Know before you go: Before you visit any provider or facility, we recommend you call ahead to confirm their network status, address, office hours, and that they are accepting new patients.

**POPULAR SEARCHES**  
Family Doctor  
General Dentist  
Hospitals  
Labs  
OB-GYN  
Orthopedic Surgeon  
Pediatrician (Child Doctor)  
Pharmacies  
Primary Care Provider (PCP)

**YOUR CHOICES CAN IMPACT YOUR COSTS**

**National average costs for common procedures:**

Colonoscopy (non-preventive)	\$760 - \$4,500	<a href="#">Get my cost</a>
Global Physician Care for Pregnancy & Vaginal Delivery	\$2,030 - \$5,610	<a href="#">Get my cost</a>
Lower Back MRI (without dye)	\$24 - \$2,820	<a href="#">Get my cost</a>
Mammogram (one breast)	\$100 - \$480	<a href="#">Get my cost</a>
Skin Biopsy	\$170 - \$620	<a href="#">Get my cost</a>

**Note:** Costs can vary significantly depending on where you receive care. For example, a colonoscopy done at an outpatient surgical center can cost much less than if performed in a hospital. [Log in to mycigna to view cost estimates](#)

**FIND IMMEDIATE CARE**  
Is the Emergency Room (ER) your best option? You may find fast, convenient and affordable care locally or by phone or video. [EXPLORE ALTERNATIVES](#)

# Claim Submission

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- Providers will typically file claims on your behalf.
- You don't need a company claim form to file a claim.
- If you receive services from a provider who would like payment upfront, simply send (within 120 days of sickness or injury) all medical and hospital bills, along with the patient's name, address, social security number, or school ID number to this address.



**Send claims to:**  
Cigna  
PO Box 188061  
Chattanooga, TN  
37422-8061

# Online Account Access

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Online account access is available through [www.sva.edu/uhp](http://www.sva.edu/uhp)

- Review plan coverage details online
- Print an ID card and/or request a replacement ID card
- Check claim status
- Review EOB (Explanation of Benefits)
- Find a Preferred Provider
- Contact University Health Plans or Wellfleet Student with a question/comment
- Access helpful resources and forms

# Rates

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	<b>Annual</b> 8/25/19–08/24/20	<b>Spring</b> 1/1/20–8/24/20
<b>Student</b>	<b>\$2,690</b>	<b>\$1,730</b>

This plan is underwritten by Wellfleet New York Insurance Company and is based on Policy AIIIC1920NYSHIP08. For a full description of coverage, including costs, benefits, exclusions, any reductions or limitations and terms under which the policy may be continued in force, log on to [www.sva.edu/uhp](http://www.sva.edu/uhp).

# Getting Started with your Student Health Insurance Plan



- Early August 2019: First insurance email sent to students' SVA email account.
- Email Subject: **School of Visual Arts Student Health Insurance ID Card Available.**
  - > Reminder that you're enrolled in the Wellfleet Student administered plan.
  - > Contains information on creating an online account, printing out your insurance ID card, reviewing the benefits, and finding local doctors.
  - > Reminder to complete online waiver request form by the deadline.
  - > If you did not receive this email, please visit us at [www.sva.edu/health](http://www.sva.edu/health) to view the policy brochure.

# Points to Consider Before Waiving

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- The SVA Student Health Insurance Plan includes coverage for preventive care services, has a low up-front deductible, and a prescription medication plan.
- If your current coverage is through an HMO or PPO, local services in New York City may be limited or may be charged to you at a higher, non-preferred rate.
- Your current insurance plan may only cover urgent or emergency care outside of their network.
- Your current plan may not include coverage worldwide. The SVA Student Plan provides worldwide coverage and includes Medical Evacuation and Repatriation.

# Waiving/removing the Health Insurance Fee

- Students are automatically enrolled in the student insurance plan each semester. However, students who already have comparable health insurance coverage coming into SVA, can request to waive the per semester Health Insurance Fee of \$1,345 and be removed from enrollment.
- The online waiver request form must be completed by the deadline, **October 1, 2019**, and can be accessed at [www.sva.edu/uhp](http://www.sva.edu/uhp).
  - > The waiver form must be completed each year, by each fall semester. It can also be completed in the spring should a student miss the fall deadline, but the fall premium will not be refunded.



# Additional Benefits

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## Included with every Student Health Insurance Policy

- Davis Vision Affinity Discount Program
- Travel Guard

## Voluntary Options – available to all students

- VSP Vision Care Plan
- My Student Property Insurance

## University Health Plans, Inc.

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Phone: 800-437-6448    Email: [info@univhealthplans.com](mailto:info@univhealthplans.com)

Web: [www.universityhealthplans.com](http://www.universityhealthplans.com)

## Wellfleet Student

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Phone: 877-657-5030

Web: [www.wellfleetstudent.com](http://www.wellfleetstudent.com)

## Student Health & Counseling Services

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Phone: 212-592-2246    Email: [health@sva.edu](mailto:health@sva.edu)

[www.sva.edu/health](http://www.sva.edu/health) or [www.sva.edu/uhp](http://www.sva.edu/uhp)

Fall Hours: Monday–Friday, 9:00AM–5:00PM