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# Health Services

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2010-11

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a guide to the health service program, medical insurance  
plan and immunization requirements for

- Teachers College
- Jewish Theological Seminary
- Union Theological Seminary

# table of contents

Benefits and Services of the Health Service Program	3
Enrollment in the Health Service Program	4
Premiums and Fees	4
Columbia Student Medical Insurance Plan	6
Enrollment in the Columbia Plan	8
Additional Options under the Columbia Plan	9
Waiver from Columbia Insurance	10
Immunization Requirements	12
Contact Information	13

# Health Services at Columbia welcomes you to the University

Health Services at Columbia (HSC) is an integrated program that provides extensive on- and off-campus health care and services for you while you are at the University. The coverage provided by the Health Service Program and a comparable insurance plan work together to help meet your health care needs. Columbia requires all full-time students to enroll in both. To meet the insurance requirement, students MUST confirm their enrollment in the Columbia Student Medical Insurance Plan (Columbia Plan) or provide proof of alternate coverage that meets certain criteria.

This brochure provides a summary of the Health Service Program and the Columbia Student Medical Insurance Plan. This is a summary document, more complete information is available at [www.health.columbia.edu](http://www.health.columbia.edu).

## BENEFITS AND SERVICES OF THE HEALTH SERVICE PROGRAM

The Health Service Program is comprised of five departments and more than 100 individuals to meet your health needs on-campus.

- **Primary Care Medical Services (PCMS)** provides routine and urgent medical care, as well as sexual health, reproductive and gynecological services, travel medicine, LGBTQ health care, confidential HIV testing and immunizations.
- **Counseling and Psychological Services (CPS)** offers short-term individual counseling, couples counseling, student life support groups and medication consultation.
- **Office of Disability Services (ODS)** coordinates reasonable accommodations and support services including assistive technology, networking groups, academic skills workshops and learning specialists. TC, JTS, and UTS students need to contact their schools to coordinate disability services.
- **Alice! Health Promotion Program** connects students with information and resources, and supports healthy attitudes and behaviors within the campus community.
- **Sexual Violence Prevention and Response Program (SVPRP)** supports students in healing from sexual and relationship violence, as well as educates students about consent and coercion to promote a respectful and safe campus.

For more information on each of these departments and the extensive services they provide, see our website at [www.health.columbia.edu](http://www.health.columbia.edu).

**Tip:** When PCMS and CPS are closed, contact a clinician-on-call at 212-854-9797 for advice about urgent medical and mental health concerns.

Spouses and partners of Columbia students are not eligible to enroll in the Health Service Program. In urgent situations, they may receive care at PCMS for a \$60 fee per visit. HSC is unable to provide services to dependent children.

## Premiums and Fees

	FALL	SPRING	Total
Health Service Program (1)	\$438	\$438	\$876
Basic Insurance (2)	\$701	\$1077	\$1778
Comprehensive Insurance (3)	\$1000	\$1542	\$2542

**(1) Health Service Program Fee:** All full-time students must pay this fee for on-campus services.

**(2) Columbia Basic Insurance:** The Basic Plan is designed for the average healthy student who needs to see a clinician occasionally.

**(3) Columbia Comprehensive Insurance:** The Comprehensive Plan is designed for students with a chronic health condition or who take prescription medication regularly.

**Tip:** When considering your health insurance plan, don't forget to factor in things like prescription copays for birth control.

## Enrollment in the Health Service Program

**Teachers College (TC)** students receive services provided by HSC through enrollment in the Health Service Program. Full-time and residential students are automatically enrolled in the Health Service Program. TC defines full-time status as being registered for 12 or more billable credits. (Certificates of Equivalency are not considered billable credits.) Part-time students enrolled in degree-granting programs may elect enrollment in the Health Service Program. Enrollment is coordinated by the TC Insurance and Immunization Records Office. Once enrolled in the Health Service Program, TC students receive the same services provided for other Columbia students, with the exception of assistance provided through the Office of Disability Services. At TC, these services are provided through the Office of Access and Services for Individuals with Disabilities. For questions about enrollment, please refer to the TC Insurance and Immunization Records Office at [www.tc.edu/health](http://www.tc.edu/health).

**Jewish Theological Seminary (JTS)** students receive services provided by HSC through enrollment in the Health Service Program. Full-time and residential students are automatically enrolled in the Health Service Program. Part-time and exempt status students may elect enrollment in the Health Service Program by enrolling in either the Basic or Comprehensive level of the Columbia Medical Student Insurance Plan. Enrollment is coordinated by the JTS Office of Human Resources. Once enrolled in the Health Service Program, JTS students receive the same services provided for Columbia students, with the exception of assistance provided through the Office of Disability Services. The Student Counseling Center, under the auspices of the JTS Office of Student Life, is committed to the delivery of psycho-social counseling services to students. JTS students also have access to the Counseling and Psychological Services at HSC.

For questions about enrollment, please contact the JTS Office of Human Resources. Contact information is available at the end of this brochure.

**Union Theological Seminary (UTS)** students receive services provided by HSC through enrollment in the Health Service Program. Full-time and residential UTS students are automatically enrolled in the Health Service Program. Therefore, the Health Service Fee cannot be waived for UTS students who live in seminary housing or are full-time students. Part-time students may elect enrollment in the Health Service Program. Enrollment is coordinated by the UTS Office of Student Life. Once enrolled in the Health Service Program, UTS students receive the same services provided for Columbia students, including access to Counseling and Psychological Services, with the exception of assistance provided through the Office of Disability Services. UTS students who have registered their disability diagnosis with the UTS Office of Student Life are eligible to receive reasonable accommodations and support services. For questions about enrollment, please refer to the UTS Office of Student Life. Contact information is available at the end of this brochure.

**Tip:** Studies show that patients receive higher quality care when they have one medical provider who they know and who is familiar with their medical history. That's why all full-time students are assigned a Primary Care Provider. To learn more about PCPs, please go to [www.health.columbia.edu](http://www.health.columbia.edu).

### **COVERAGE FOR SPECIFIC OFF-CAMPUS SERVICES**

Limited coverage for certain off-campus services is provided through the Health Service Program. This coverage is separate from the Columbia Student Medical Insurance Plan. It is available to all students enrolled in the Health Service Program regardless of the type of health insurance plan a student carries. There are limits and restrictions on this special coverage. Please review the descriptions and procedures for utilizing benefits at [www.health.columbia.edu](http://www.health.columbia.edu).

#### **Coverage is provided for:**

- off-campus mental health services\*
- outpatient treatment for chemical abuse\*
- elective termination of pregnancy
- treatment of accidental injury or medical emergencies, including emergency room care, emergency inpatient hospital care, physician services related to the treatment of accidental injury or medical emergencies

\*Coverage is available only after a referral has been provided by a Counseling and Psychological Services clinician.

# Columbia Student Medical Insurance Plan

## **BENEFITS AND SERVICES OF THE 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. Health care services like x-rays, prescription benefits, and surgery can be covered by the insurance plan, not the Health Service Program.

In addition, the Health Services insurance office staff in Wien Hall are available to answer questions if you need assistance beyond that available at Teachers College, Jewish Theological Seminary or Union Theological Seminary. Please turn to the end of this brochure for contact information.

## **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.

### **Who is this plan for?**

This plan is designed for students who do not have a chronic health condition, who do not expect to need health care services frequently, and are interested in a “pay-as-you-go” strategy. Students on this plan pay a lower insurance premium at the outset, but a higher portion of the cost of services as they are utilized. The total maximum aggregate lifetime benefit available is \$300,000 per condition.

## **COMPREHENSIVE LEVEL**

The Comprehensive level of the Columbia Plan includes all of the benefits provided by the Basic level, as well as additional benefits for prescription drugs, physical therapy, and other services.

### **Who is this plan for?**

For students with chronic health conditions or who take prescription drugs regularly, this level of the Columbia Plan may be appropriate. Students will pay a higher insurance premium up front, but pay lower out-of-pocket expenses as services are utilized. The total maximum aggregate lifetime benefit available is \$1,000,000 per condition.

Go to [www.health.columbia.edu](http://www.health.columbia.edu) for a complete list of benefits under each plan.

*The Columbia University Student Health Insurance Plan may not cover all of your health care expenses. The Plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Student Health Insurance Plan Brochure carefully before deciding which plan is right for you. While this document will tell you about some of the important features of the Plan, other features may be important to you and some may further limit what the Plan will pay. Aetna compensates Columbia for certain medical services as well as administrative expenses associated with servicing the insurance plan (including certain personnel expenses incurred by the Health Services Insurance Office). In addition, based on aggregate claims experience, Aetna may issue a refund to Columbia to be applied toward future premiums. For more information, please review the Student Health Insurance Plan Brochure, which you can access online at [www.health.columbia.edu](http://www.health.columbia.edu), or view the Master Policy issued to Columbia, available at the Health Services Insurance Office, or you may contact Aetna Student Health at 800-859-8471.*

## REFERRALS

A referral from Primary Care Medical Services (PCMS) or Counseling and Psychological Services (CPS) is required for ALL off-campus services, except in emergencies. Services, including urgent care, rendered without an appropriate referral will not be covered under the Columbia Plan. In the event of an urgent medical need when Health Services is closed, you must contact the clinician-on-call at 212-854-9797 for medical advice or to obtain a referral for an Urgent Care facility if it is indicated. Immediate medical treatment received at off-campus Urgent Care facilities is not covered without a referral obtained in advance of the visit; emergency room care is excluded from this requirement.

- You don't need separate referrals each time you see the same provider for an ongoing condition. Referrals for medical conditions will terminate on the last day of each plan year, August 31. We recommend scheduling an appointment with your PCP to determine if a referral for continued treatment is indicated.
- Referrals for mental health conditions for off-campus counseling and psychiatric services are valid as long as you remain continuously insured by the Aetna Student Health Plan.
- Even with a referral, you will be responsible for copayments and possible coinsurance charges when seeing an off-campus provider.
- Advance consultation with a Health Services clinician is not required in a true medical emergency.

**Tip: Remember that for off-campus services you need to get a referral from your Health Services provider FIRST.**

## EARLY ARRIVAL

For students arriving on campus earlier than September 1 and beginning classes in the Fall, Aetna Student Health offers an optional early arrival insurance plan. This plan is recommended for students who will have no other coverage during this period. The plan is offered to students planning on enrolling in the Columbia Plan for the full benefit period from September 1, 2010 through August 31, 2011. The Early Arrival Plan is available for 2 months (July 1-August 31 for \$448) or for 1 month (August 1-31 for \$224) The benefits are comparable to those provided through the Basic level of the student insurance plan.

# Enrollment in the Columbia Plan

**Teachers College (TC)** full-time and residential students are automatically enrolled in the Basic level of the Columbia Student Medical Insurance Plan if no valid waiver request is submitted by September 14, 2010, for fall enrollment and February 1, 2011 for new students starting in the spring term, and June 14, 2011 for new full-time students starting in the summer term. TC defines full-time status as being registered for 12 billable credits. (Certificates of Equivalency are not considered billable credits.) TC students may request enrollment in the Comprehensive level of the Columbia Student Medical Insurance Plan or request a waiver from automatic enrollment if documentation of comparable insurance coverage is provided. To elect the Comprehensive Plan or submit a waiver request, students need to log on to myTC Portal [www.my.tc.edu](http://www.my.tc.edu) by the respective deadline. Part-time students may elect enrollment in the Health Service Program and the Columbia Student Medical Insurance Plan. Enrollment must also be completed online in myTC Portal by the same deadline. For questions about enrollment, please refer to the TC Insurance and Immunization Records Office at [www.tc.edu/health](http://www.tc.edu/health).

**Jewish Theological Seminary (JTS)** full-time and residential students are automatically enrolled and charged for the Basic level of the Columbia Student Medical Insurance Plan, if no valid waiver request is submitted by the deadline of September 15, 2010. For this purpose a student registered for 9 or more credits in any program is considered full-time. Full-time students must confirm their specific insurance selection every year by actively enrolling in the Basic or Comprehensive level of the Columbia Plan, or by requesting a waiver from automatic enrollment and demonstrating coverage under another comparable policy. The JTS Student Health Insurance Enrollment or Waiver Request Form must be submitted to the JTS Office of Human Resources from June 23, 2010 through the deadline, September 15, 2010. Full-time and residential students are also charged the Health Services Program fee. This fee is mandatory regardless of the type of health insurance carried and cannot be waived. Part-time and exempt status students may choose to enroll in either the Basic or Comprehensive level of the Columbia Plan. Enrolling in the plan automatically initiates enrollment in the required Health Service Program. For questions about enrollment, please contact the JTS Office of Human Resources. Contact information is available at the end of this brochure.

**Union Theological Seminary (UTS)** full-time and residential students are automatically enrolled in the Basic level of the Columbia Student Medical Insurance Plan. UTS students may request enrollment in the Comprehensive level of the Columbia Plan, or request a waiver from automatic enrollment if documentation of comparable insurance coverage is provided. Fall term decisions will carry over for the Spring term as long as the student remains registered. It is not possible to change the level of coverage in the Spring term. For students completing their program in December 2010, insurance coverage will terminate on January 17, 2011. Part-time students may elect enrollment in the Health Service Program and the Columbia Plan. Enrollment is coordinated by the UTS Office of Student Life. For questions about enrollment, please refer to the UTS Office of Student Life. Contact information is available at the end of this brochure.



# Additional Options Under the Columbia Plan

You can also take advantage of the following services, discounts and programs. For detailed information about any of these programs, please visit [www.aetnastudenthealth.com/columbiadirect.html](http://www.aetnastudenthealth.com/columbiadirect.html).

## **AETNA VISION<sup>SM</sup> DISCOUNT PROGRAM**

The Aetna Vision Discount Program provides access to discounted prices for 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.aetnastudenthealth.com/columbiadirect.html](http://www.aetnastudenthealth.com/columbiadirect.html).

The Aetna Vision 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)  
212-865-9825

*Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance or their affiliates.*

## **TRAVEL ASSISTANCE AND EMERGENCY SERVICES**

These services are provided by On Call International and designed to protect Columbia University students and/or eligible dependents while traveling more than 100 miles from their current address, anywhere in the world. Contact On Call International for more information at 866-525-1956.

*These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance or their affiliates.*

# Dental Care Options

## **DISCOUNTED SERVICES FOR STUDENTS ENROLLED IN THE COLUMBIA PLAN**

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

### **Morningside Dental Associates**

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

## **AETNA ADVANTAGE<sup>TM</sup> DENTAL PLAN**

This optional plan provides preventative dental care with a \$5 copay per visit. The annual premium is \$264 per student or \$959 for the student and family plan. You must select a primary care dentist to receive services. To enroll, go to [www.aetnastudenthealth.com/columbiadirect.html](http://www.aetnastudenthealth.com/columbiadirect.html).

*Aetna Advantage<sup>TM</sup> Dental benefits and insurance plan is underwritten by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. In Arizona, Advantage Dental is underwritten by Aetna Health Inc.*

# Waiver from Columbia Insurance

All full-time students are automatically enrolled in the Basic level of the Columbia Plan. To request a waiver from automatic enrollment, you must submit a request before the deadline indicated by each school. All requests are considered but approval is not guaranteed.

**Teachers College (TC)** students may request a waiver from automatic enrollment in the Basic level of the Columbia Student Insurance Plan by providing documentation of alternate coverage under an alternate insurance plan. Valid insurance waiver requests must be submitted online in the Student Information System at <https://info.tc.columbia.edu> before September 14, 2010 (February 1, 2011 for new spring students or June 14, 2011 for entering trimester students). Alternate coverage must meet all six of Columbia University's waiver criteria for comparable coverage which are described at [www.tc.edu/health](http://www.tc.edu/health) on the "Important Waiver Information" page.

**Jewish Theological Seminary (JTS)** full-time and residential students with proof of alternate coverage (as defined below) must complete and submit the JTS Student Health Insurance Waiver Form by September 15, 2010. For questions about enrollment, please contact the JTS Office of Human Resources. Contact information is available at the end of this brochure.

**Union Theological Seminary (UTS)** students should see the UTS Office of Student Life. 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 of automatic enrollment in the Columbia Plan must submit a new waiver request by September 16 of each year the student is registered. For questions about enrollment, please refer to the UTS Office of Student Life. Contact information is available at the end of this brochure.

## CRITERIA FOR COMPARABLE ALTERNATE MEDICAL INSURANCE COVERAGE

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 your school and enrolled in the Basic level of the Columbia Plan.

Please review your alternate coverage to determine if it meets all of the following criteria:

- 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.

*\*Please refer to the detailed Student Health Insurance Plan Brochure for a definition of medically necessary.*

- The lifetime maximum benefit for my coverage is at least \$300,000 per condition.
- My coverage will remain in force as long as I am a registered student, including during approved leave of absence for medical reasons and non-degree status at Columbia University.
- My coverage is effective on September 1, 2010 (January 18, 2011 for new spring enrollees) through August 31, 2011, and will cover me for any pre-existing conditions.
- 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.
- 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.

## **MEDICAID WAIVER REQUESTS**

Any student with active Medicaid coverage may request a waiver of the University's insurance requirement. Waiver requests from students with New York State Medicaid generally will be approved. Students with Medicaid coverage from outside New York State may also request a waiver. All waiver requests are submitted online at [www.health.columbia.edu](http://www.health.columbia.edu) and are evaluated on an individual basis.

When making their waiver decision, all Medicaid-covered students should consider the gaps in coverage they may experience while attending the University, for instance, travel anywhere outside their home state or abroad.

New York State Medicaid-covered students may not be covered when traveling outside of the state. In addition, referral options for students on Medicaid needing specialists' care off campus may be limited. Students with Medicaid from outside New York State may not have health coverage outside of their state of residence and may need to return home for on-going treatment. Students with Medicaid who are interested in the student insurance plan may wish to address concerns about cost with their school's Financial Aid Office.

**Tip:** When considering your alternate plan, inquire if you will “age-out” of your current insurance plan carried by parents or legal guardians.

# Immunization Requirements

There are two immunization requirements that all new students must meet before the designated deadlines:

## **DOCUMENTATION OF IMMUNITY TO MEASLES, MUMPS, AND RUBELLA (MMR)**

New York State public health law requires that college and university students taking six or more points provide documentation of immunity to measles, mumps, and rubella (MMR) before their first term of study. There are several ways to document immunity.

**Teachers College (TC)** students are required to document immunity to MMR by completing the TC Immunization Record Form. This form can be downloaded from the Admitted Student website, [www.tc.columbia.edu/admitted](http://www.tc.columbia.edu/admitted). All forms must be submitted to the TC Office of Insurance and Immunization Records no later than August 1, 2010.

**Jewish Theological Seminary (JTS)** students provide their documentation of compliance with immunization requirements to the JTS Office of the Registrar. For questions about immunization requirements contact the JTS Office of the Registrar at 212-678-8007.

**Union Theological Seminary (UTS)** students provide their documentation of compliance with immunization requirements to the UTS Office of Student Life no later than July 15, 2010.

## **MENINGOCOCCAL MENINGITIS VACCINATION DECISION**

New York State public health law also requires that college and university students receive information from their institutions about meningococcal meningitis and the vaccine that protects against most strains of the disease that can occur on university campuses.

**Teachers College (TC)** students must make an informed decision about being vaccinated and certify their decision in the Student Information System at <https://info.tc.columbia.edu>, or on the TC Immunization Record Form. This form can be downloaded from the Admitted Student website, [www.tc.columbia.edu/admitted](http://www.tc.columbia.edu/admitted) and must be completed no later than August 1, 2010.

# Contact Information

If you have questions, please contact us.

## Health Services at Columbia

John Jay Hall, 3rd & 4th Floors (Primary Care Medical Services)  
Alfred Lerner Hall, 8th Floor (Counseling and Psychological Services)  
New York, NY 10027  
212-854-2284 (General Information)  
212-854-7426 (PCMS Appointments)  
212-854-2878 (CPS Appointments)  
212-854-3286 (Insurance Office)  
[www.health.columbia.edu](http://www.health.columbia.edu)

## Teachers College

Office of Access and Services for Individuals with Disabilities (OASID)  
Richard Keller, Director  
166 Thorndike Hall  
212-678-3689  
212-678-3793 fax  
[www.tc.edu/oasid](http://www.tc.edu/oasid)

Office of Insurance and Immunization Records  
525 West 120th Street, Box 308  
159 Thorndike  
New York, NY 10027  
212-678-3006  
212-678-3681  
[www.tc.edu/health](http://www.tc.edu/health)

## Jewish Theological Seminary

Office of Human Resources  
212-678-8014  
212-678-8833 fax  
[hrdept@jtsa.edu](mailto:hrdept@jtsa.edu)

## Union Theological Seminary

Office of Student Life  
3041 Broadway, Room 108  
New York, NY 10027  
212-280-1341

## Aetna Student Health

P.O. Box 981106  
El Paso, TX 79998  
800-859-8471 (Customer Service)  
800-238-6279 (Aetna Pharmacy Management)  
[www.aetnastudenthealth.com/columbiadirect.html](http://www.aetnastudenthealth.com/columbiadirect.html)

## On Call International

Toll free within the U.S.: 866-525-1956  
Outside the U.S., call collect (dial U.S. access code): +603-328-1956

*The Columbia University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by these companies and their applicable affiliated companies.*