

SUNY NEW PALTZ COMMONLY ASKED QUESTIONS ABOUT HEALTH INSURANCE

The questions and answers below are divided up into the following categories:

- ◆ General Enrollment and Waivers
- ◆ Obtaining medical care and PPO network questions
- ◆ Prescription drug coverage
- ◆ Other insurance questions

GENERAL ENROLLMENT & WAIVER QUESTIONS:

WHAT IF I DON'T WANT HEALTH INSURANCE?

All domestic students taking 12 or more credits must carry valid accident and sickness insurance that is comparable to the university plan. The annual fee for the insurance is billed to your student account. In order to have this fee removed you must complete the waiver found on the Student Accounts website, www.newpaltz.edu/student_accounts/health_ins.html

HOW CAN I WAIVE THIS COVERAGE?

To waive coverage, you must go to the Student Accounts website, www.newpaltz.edu/student_accounts/health_ins.html and complete the required waiver form by September 15, 2006 for the Fall Semester, or for new spring students by February 9, 2007 for the Spring Semester. If you fail to meet this deadline you will automatically be enrolled in the Student Insurance Plan.

IF I WAIVE, WHEN WILL THE FEES BE REMOVED FROM MY TUITION BILL?

If you waive enrollment, and your waiver is accepted, your insurance fees will be removed from your tuition bill within 10 business days.

WHAT DOES IT COST AND WHEN DOES IT COVER ME?

The cost for students is \$315 for the year. Coverage will be for a full year, and begins on August 20, 2006 and continues to August 20, 2007.

IF I ENROLL IN THE PLAN WHEN WILL MY COVERAGE BECOME EFFECTIVE UNDER THE POLICY?

Your coverage begins August 20, 2006.

WILL I RECEIVE AN INSURANCE ID CARD?

Yes. You will receive an insurance identification card during September, after the waiver deadline has passed. Your card will be distributed through Student Health Service.

WHAT IS AN ACCIDENT & SICKNESS POLICY?

This type of policy is one that provides benefits for a medical expense resulting only from a covered accident or sickness. For example, it would not cover a routine eye exam since no accident or sickness is involved.

IF I LOSE MY PRIVATE FAMILY INSURANCE DURING THE YEAR, WHAT DO I DO THEN?

Contact Special Risk Consultants prior to losing your coverage, if possible. Otherwise, contact them within 30 days of losing your coverage to arrange for enrolling in the Student Insurance Plan. Your premium will be pro-rated.

OBTAINING MEDICAL CARE & PPO NETWORK QUESTIONS

HOW DO I OBTAIN MEDICAL CARE?

It is important that all your medical care be coordinated through the Student Health Service (SHS). Whenever you need medical care, contact SHS at 845-257-3400. Referrals for care outside of the Student Health Service are required for coverage to be effective.

WILL DOCTORS REQUIRE THAT I PAY THEM BEFORE TREATMENT?

This may vary from provider to provider. As your Plan utilizes the Beech Street preferred provider organization (PPO), providers may bill the insurance carrier first. We suggest that you ask the provider to bill the insurance, and when you receive your explanation of benefits (EOB) back from the claims administrator, and then you can pay the appropriate amount to the provider. This will be listed on the EOB. *However, as your Plan doesn't discount providers bills unless you have a major service, like surgery, an MRI or CAT scan, or are hospitalized, the providers may ask for payment at the time of service.*

HOW MUCH WILL I HAVE TO PAY IF I AM REFERRED TO A SPECIALIST, OR AN OUTSIDE PROVIDER?

The answer to this question will depend upon the treatment you are receiving, and what services are provided. Your insurance plan is a very basic plan. The annual cost is very inexpensive (\$315/year), so you can expect to have higher out-of-pocket costs. The following example, may provide you with an idea of what medical care might cost you. *Please note that coverage for accidents is covered at 100% of usual and customary charges up to the first \$1,000, and then moves to the supplemental portion of the plan. Sickness is covered on a more scheduled basis under the plan.*

Remember, these are examples, and your costs may vary.

Example 1: -- Consultation with a Specialist Physician for a Sickness

Specialist consultation fees:	\$ 250.00*
Allowance under insurance plan:	\$ 75.00
Student responsibility to pay:	\$ 175.00

Example 2: -- Office visit with Physician Outside Student Health Service for Sickness

Provider's charge for office visit:	\$120.00*
Allowance under insurance plan:	\$ 40.00
Student responsibility to pay:	\$ 80.00

Example 3: Lab work done outside Student Health Service for Sickness

Lab charges for tests:	\$ 85.00*
Allowance under insurance plan:	\$ 85.00
Student responsibility to pay:	\$ 0.00

** charges billed by the provider are within the standard usual and customary charges for the services rendered*

WHAT IS A PREFERRED PROVIDER ORGANIZATION (PPO) NETWORK?

A PPO is a listing of independent doctors, hospitals and health care professionals organized into a Network for the purpose of delivering quality health care at affordable prices. PPO's should not be confused with Health Maintenance Organizations (HMO). Very simply stated, an HMO is a group of medical providers controlled by a common employer. An HMO requires that all of your care be managed by an appointed primary care physician or gatekeeper. A PPO is a group of independent medical providers affiliated simply by a common agreement to discount the price of their services to individuals insured under specified insurance policies.

HOW DOES A PPO DIFFER FROM AN HMO?

A PPO differs primarily from an HMO in that the patient has the ability to go to any doctor for their treatment. They do not need referrals to see specialists. When they go to a PPO provider, they receive a higher benefit, than when they go to a non-network provider. With an HMO, the member/patient must go to a Primary Care Physician (PCP) first, and then be referred to a specialist. They can only see providers that are within the HMO.

DO ALL STUDENT INSURANCE PLANS INVOLVE PPO NETWORKS?

No. In SUNY New Paltz' case, the **Basic** portion of your plan does not utilize a PPO or have different benefit levels of coverage if you go to a PPO provider. However, should you need more major care, to maximize your benefits you would benefit by utilizing a PPO provider. The Plan will pay 80% of the negotiated fees vs. 65% if a PPO provider is used when the coverage goes under the Supplemental Plan.

ARE PPO NETWORK PROVIDERS JUST LOCATED IN THE AREA AROUND MY COLLEGE CAMPUS?

No. Your PPO has both a strong local presence and national representation. While most of your care is expected to be in the area of the college, we also know you may need medical attention when you are at home or traveling. To find network providers anywhere within the country, go to Beech Street's website, www.Beechstreet.com to find a provider.

HOW DO I FIND A PPO NETWORK PHYSICIAN OR HOSPITAL?

First, remember to contact the Student Health Service at 1-845-257-3400 so that the Medical Director can provide you with a referral. Should you need to find a network provider, there are a variety of sources to obtain information about who is a Network approved provider.

You can go to Beech Street's website directly, to search for network providers, www.Beechstreet.com. You can also access this site via New Paltz's webpage, at www.newpaltz.edu/studentinsurance. You can also contact the PPO by telephone at 1-800-432-1776. They are available Monday through Friday between the hours of 8 A.M. to 8 P.M. eastern time to assist you with finding a provider.

DO I NEED TO BE REFERRED FROM STUDENT HEALTH SERVICE BEFORE I CAN SEE A PPO NETWORK PHYSICIAN?

Yes. Your plan requires this, except if you desire to see a Chiropractor

HOW DOES A PPO PROVIDER KNOW THAT MY PLAN HAS ACCESS TO THE NETWORK?

You should show your student insurance identification card to the provider at the time of service. The network logo will be on your health id card.

WHAT IF A CONDITION EXCEEDS THE BENEFIT PERIOD OR MAXIMUM AMOUNT PAYABLE UNDER THE PLAN?

No more benefits are payable for that condition under the insurance plan. The remaining amount billed by the provider would be your responsibility.

PRESCRIPTION DRUG COVERAGE

DOES MY STUDENT INSURANCE PLAN COVER PRESCRIPTIONS?

Yes.

HOW DO I USE THIS PLAN BENEFIT?

When a prescription is ordered by a physician, you will pay for the prescription and submit the receipt to Administrative Concepts, Inc.(ACI), the claims administrator, for reimbursement. Your plan has a \$5 deductible. You will be reimbursed all but the \$5 up to the plan's maximum of \$100. To request reimbursement, attach the prescription label or script and a copy of the receipt to a claim form and submit it to ACI.

CAN I GO TO ANY PHARMACY?

Yes.

OTHER INSURANCE COVERAGE OR QUESTIONS

WHAT ABOUT DENTAL INSURANCE?

The school plan does not cover routine dental treatment. To receive separate information on dental coverage, call Special Risk Consultants, Inc. (SRC) at 1-800-322-9901 or 1-610-489-6100. Or, you can look on SRC's website at www.visitSRC.com for more information.

SRC is now offering a discount program through Best Benefits, a national leader in discount programs. They offer a special package to SRC's clients that provide discounts on dental, vision, prescriptions, hearing, chiropractic care, alternative medicine, vitamins and nutritional supplements, and fitness programs. Discounts received range from 10-50%, depending upon the services utilized. The cost is \$29 per year. You can learn more about this plan by going to the link on SUNY New Paltz' website, at www.newpaltz.edu/studentinsurance for the BEST BENEFITS DISCOUNT PROGRAM.

WHAT ABOUT VISION INSURANCE?

While we have separate vision plans available, we encourage your to obtain this coverage through the Best Benefits Discount program which is mentioned above.

WHAT OTHER INSURANCE COVERAGE IS AVAILABLE?

There are a number of other insurance policies available to students. They include:

- ◆ Personal Property Insurance
- ◆ Major Medical
- ◆ Travel Abroad Insurance
- ◆ Short Term Insurance (available in some locations)

For more information contact Special Risk Consultants at 1-800-322-9901 or 1-610-489-6100 for more information, or go to their website by using the link on our website at www.newpaltz.edu/studentinsurance

OTHER QUESTIONS?

Feel free to call our insurance broker, Special Risk Consultants at 1-800-322-9901 or 1-610-489-6100.

