Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the SUNY New Paltz Student Health Insurance Plan (SHIP). This SHIP is underwritten by Nationwide Life Insurance Company and administered by Consolidated Health Plans, Inc. CHP has contracted with Cigna for the plan’s provider network of hospitals, physicians, and other health care providers.

Your ACA-compliant plan includes:
- Worldwide coverage 24/7
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO network

### BENEFIT SUMMARY*

<table>
<thead>
<tr>
<th>Aggregate Benefit Maximum</th>
<th>Unlimited</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN-NETWORK</td>
<td>OUT-OF- NETWORK</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum per Policy Year</td>
<td>$5,000 Ind/ $12,700 Family Max</td>
</tr>
<tr>
<td>Annual Deductible Per Covered Person</td>
<td>$200</td>
</tr>
</tbody>
</table>

- Preventive Care: 100% of PA (deductible does not apply)
- Inpatient Hospital Expense: 90% of PA after a $50 per admission copay
- Physician’s Office Visit: 100% of PA after $25 per visit copay
- Mental Health Office Visit: 100% of PA after $25 per visit copay
- Emergency Room Expense: 90% of PA after a $100 copay
- Ambulance Services: 100% of PA after $100 per trip copay
- Outpatient Laboratory Expenses: 90% of PA
- Prescription Drug Benefits: $15 copay for generics, $45 copay for brand name, $75 copay for non-formulary brand, $0 copay for generic contraceptives

PA = Preferred Allowance
R&C = Reasonable & Customary

*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the policy. Please refer to the policy to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

Students should consider Student Health Services their first stop. SHS can provide many of the routine health services you need and most often at a reduced out of pocket expense to you. You may also visit any licensed health care provider for covered services by using the Cigna PPO network.

This plan waives the In and Out-of-Network Annual Deductible for Covered Medical Expenses for the following services: Physician Office Visit Expense, Outpatient Mental Health & Substance Abuse Office Visit Expenses, Consultant Expense, Walk-In Clinic Expense, Urgent Care Expense, Emergency Room Expense, Pediatric Preventative Care Expense, Pap smear Screening Expense, and Mammogram Expense.

### SUNY New Paltz Insurance Requirements

SUNY New Paltz requires that all FT undergraduate students purchase the health plan unless proof of comparable coverage is provided. Students are automatically enrolled in the college’s insurance plan unless they WAIVE coverage by the waiver deadline. Coverage for part-time student, graduate students and eligible dependents is available. Go to [www.chpstudent.com](http://www.chpstudent.com) for more information. The final enrollment deadline for fall is September 30, 2014, and for new spring students is February 15, 2015.

#### 2014/2015 Waiver Deadlines

If you have comparable coverage, you may waive the SUNY New Paltz Student Health Insurance Plan. The deadline to waive the annual plan is September 5, 2014. If you do not complete the online waiver by the deadline, the health insurance premium will remain on your account and you will be covered by the College’s Student Health Insurance Plan.

Waiver forms must be completed online at: [my.newpaltz.edu](http://my.newpaltz.edu).

Have your current health insurance ID card ready; you will need this information in order to waive the Student Health Insurance Plan.

### Cost and Period of Coverage

<table>
<thead>
<tr>
<th></th>
<th>Annual* 8/20/14-8/19/15</th>
<th>Spring* 1/1/15-8/19/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,855</td>
<td>$1,178</td>
</tr>
<tr>
<td>Spouse</td>
<td>$5,145</td>
<td>$3,115</td>
</tr>
<tr>
<td>Each Child</td>
<td>$2,795</td>
<td>$1,692</td>
</tr>
</tbody>
</table>

*Premiums include an administrative fee.

Your plan also offers the following value-added services:
- Vision Discount Program,
- Medical Travel Assistance
- Toll-free 24/7 Nurse Hotline

---

800-633-7867
2077 Roosevelt Avenue
Springfield, MA 01104
www.chpstudent.com