

Spring 2015

Dear Students and Parents,

We are pleased to share with you exciting news about the Student Health Insurance plan for 2015-16. As of 8/20/15, the beginning of our new policy year, the plan will be underwritten by a local carrier, CDPHP University Benefits, Inc. (CDPHP), out of Albany, NY. This means that both the carrier (previously Nationwide Insurance Company) and the network (previously CIGNA) will be changing. The good news is that CDPHP's network is expansive and includes almost all of the existing providers, plus providers that were not in the CIGNA network. Outside of the local network, First Health's national network will apply. With the change, **we have been able to keep the annual rate for students to \$1859, for the coming policy year.** If you consider utilizing the student health plan, we encourage you to go online and check your provider's participation by going to <https://findadoc.cdphp.com/> and select the **"National EPO/PPO/HDEPO/HDPPO"** plan type to begin your search. While CDPHP is a regional network in New York, they utilize a national network of providers to bring their national network to over 725,000 providers.

Another exciting feature of the new plan is that students, and their eligible dependents, will be eligible to participate in wellness activities and earn up to \$365 per calendar year based upon the activities that each student participates in. Some of the required activities include taking a Personal Health Assessment, obtaining an annual physical exam, attending CDPHP's wellness classes, joining a health/fitness center or visiting the dentist.

For most students, when using a network provider, the annual deductible won't apply, as *most* outpatient services are not subject to the deductible. A \$20 or \$40 copayment at the time of service would be their only obligation. The new benefit plan is highlighted below:

CDPHP PLAN 415	In – Network	Out-Of-Network
Annual Benefit Maximum	Unlimited	Unlimited
Lifetime Benefit Maximum	Unlimited	Unlimited
Annual Deductible –single/ family	\$250/\$500	\$2,000/\$4,000
Coinsurance (where applicable)	20%	40%
Office Visits to PCP	\$20 copay -not subject to deductible	Deductible then 40%
Office Visit to Specialist	\$40 copay – not subject to deductible	Deductible then 40%
Diagnostic Testing (labs/x-rays, MRIs)	\$40 copay – not subject to deductible	Deductible then 40%
Wellness Services – e.g. Annual Exam, Annual Gynecological Exam, Mammogram, Cytology screening, immunizations, etc.	Covered in Full – not subject to the deductible	Deductible then 40%
Emergency Care	\$150 copay, not subject to the deductible	\$150 copay, not subject to the deductible. All Emergency care is considered in-network
Urgent Care	\$40 copay – not subject to deductible	Deductible then 40%
Mental Health Services – Outpatient	\$20 copay -not subject to deductible	Deductible then 40%
Inpatient Services	Deductible, then 20% coinsurance	Deductible then 40%
Prescription Drugs	\$15 copay Tier - 1 Drugs \$45 copay Tier – 2 Drugs \$75 copay Tier – 3 Drugs	Not applicable
Ambulance	20% coinsurance- not subject to deductible	All Emergency Care is Considered In Network

SUNY New Paltz cares about the health of our students and the high cost of medical care. Uninsured students can place their education and credit history in jeopardy, as well as create a financial burden for the local medical community.

SUNY New Paltz requires all students registered for twelve (12) or more credits to have medical insurance. These students are **automatically enrolled in the Student Health Plan**, a school-sponsored Health Insurance Plan, unless a waiver is completed within the appropriate timeframe.

- The 2015-16 Student Health Plan is underwritten and administered by CDPHP University Benefits, Inc. This is a change from last year's carrier and administrator.
- The new plan utilizes CDPHP's regional network as well as First Health's national PPO for areas outside CDPHP's service area, and is compliant with the Affordable Care Act. The plan includes unlimited benefits, preventive care at no cost to the insured, and no pre-existing condition limitations.
- The annual cost of the Student Health Plan is \$1,859 per student, offering unlimited medical care for both injuries and sickness, and no referrals are necessary. Insurance coverage begins at 12:01 a.m. Aug. 20, 2015 and continues until 12:01 a.m. Aug. 20, 2016. To view the plan summary, please go to: www.cirstudenthealth.com/newpaltz
- **Students with six credits, but fewer than 12**, are eligible to enroll in the Health Insurance Plan on a voluntary basis. **Eligible dependents** also may enroll in the policy on a voluntary basis during the open enrollment periods.

Weighing the Options

While we are confident in our choice of appropriate insurance for the Student Health Plan, we encourage you to weigh the options. In most cases, **the Student Health Plan may be a better value than: U.S. Government website offerings, parents' insurance coverage and private insurance plans.** Similar plans on the exchange have annual costs that range from \$6,144/year to \$10,512/year for single coverage. In addition, parents with existing medical insurance for their child may not realize that out-of-area managed care plans may not provide adequate coverage in the area around the university. Also consider the student plan if your existing plan is a high deductible plan. Expenses processed under the student plan will apply to your high deductible plan, but be paid, in most cases without any deductible.

Resources to research and compare insurance options include:

- Health Insurance Exchange: www.healthinsurance.gov
- NY low-income coverage: http://www.health.ny.gov/health_care/family_health_plus/who_can_join.htm
- Medicaid Coverage: http://www.health.ny.gov/health_care/medicaid/

For questions concerning the Student Health Insurance Plan, the Preferred Provider Network, the prescription benefit, and other insurance products (dental coverage, vision care, personal property insurance, and travel abroad), please contact Collegiate Insurance Resources (CIR) at 1-800-322-9901 or www.cirstudenthealth.com/newpaltz. CIR manages the underwriting and administration of our Student Health Plan.

We wish you a healthy and successful year at SUNY New Paltz.

Sincerely,



Richard J. Ordway Jr., M.D.

Director Student Health Services