

Compare your Health Insurance Plan to the 2016-17 Columbia Student Health Insurance Plan

Columbia Health: health.columbia.edu

Student Health Insurance Office: studentinsurance@columbia.edu

COMPARABLE COVERAGE CHECKLIST	Columbia University Gold	Columbia University Platinum	Your Plan
Type of plan: Individual / Family	Individual*	Individual*	
Annual premium	\$2,862	\$4,164	
Annual in-network deductible	\$200	None	
Co-payments for on-campus Office Visits including Urgent Care	\$0	\$0	
Co-payments for off-campus Office Visits including Urgent Care Centers	\$60	\$40	
Co-insurance applied to services after deductible is met	20%	None	
Annual in-network out-of-pocket maximum	\$5,000	\$3,000	
PLAN BENEFITS:			
Routine and emergency care <i>provided in the New York City area</i> (or local area where student will be residing and studying for the academic year)	Yes	Yes	Yes / No
Treatment for pre-existing conditions (with no waiting periods or exclusions)	Yes	Yes	Yes / No
Essential health benefits as defined by the Affordable Care Act (ACA):			
• Outpatient care (ambulatory patient services)	Yes	Yes	Yes / No
• Emergency room services	Yes	Yes	Yes / No
• Hospitalization (treatment for inpatient care)	Yes	Yes	Yes / No
• Maternity and newborn care	Yes	Yes	Yes / No
• Mental health and addiction treatment	Yes	Yes	Yes / No
• Prescription drugs	Yes	Yes	Yes / No
• Rehabilitative services	Yes	Yes	Yes / No
• Laboratory services	Yes	Yes	Yes / No
• Preventive services, wellness services and chronic disease treatment	Yes	Yes	Yes / No
• Pediatric services	Yes	Yes	Yes / No
Other covered benefits:			
Preventive services at Columbia Health at no additional charge	Yes	Yes	Yes / No
Elective termination of pregnancy	Yes	Yes	Yes / No
Wisdom teeth extractions	Yes	Yes	Yes / No
Gender reassignment benefits coverage	Yes	Yes	Yes / No
Worldwide travel assistance service	Yes	Yes	Yes / No
Columbia University Student Health Insurance Office offers onsite customer service to students enrolled in the Columbia Plan.	Yes	Yes	Yes / No

This checklist is provided for reference purposes only. Students enrolled in a comparable alternate insurance plan may request a waiver from the Columbia Student Health Insurance plan during the annual open enrollment period. (International Students attending Columbia must enroll in either the Gold or Platinum Plan). For details about the Columbia Student Health Insurance Plan waiver criteria, please visit the Columbia Health website, health.columbia.edu/insurance.

For a detailed list of benefits please review the [Benefit Comparison Grid](#).

*Students may enroll dependents onto the Columbia University Plan to provide family coverage.