

Compare your Health Insurance to the 2020-21 Columbia Plan

Web: health.columbia.edu/insurance

Email: studentinsurance@columbia.edu

Phone: 212-854-3286

| COMPARABLE COVERAGE CHECKLIST | The Columbia Plan | Your Plan |
|---|-------------------|-----------|
| Type of plan: Individual / Family | Individual* | |
| Annual premium | \$3,676 | |
| Annual in-network deductible | \$0 | |
| Co-payments for on-campus Office Visits including Urgent Care | \$0 | |
| Co-payments for off-campus Office Visits | \$30 | |
| Co-payments for off-campus Urgent Care Centers | \$60 | |
| Co-insurance applied to services after deductible is met | 10% | |
| Annual in-network out-of-pocket maximum | \$3,000 | |
| Routine and emergency care <i>provided in the New York City area</i> | Yes | Yes / No |
| Treatment for pre-existing conditions (with no waiting periods or exclusions) | Yes | Yes / No |
| <ul style="list-style-type: none"> • Outpatient care (ambulatory patient services) | Yes | Yes / No |
| <ul style="list-style-type: none"> • Emergency room services | Yes | Yes / No |
| <ul style="list-style-type: none"> • Hospitalization (treatment for inpatient care) | Yes | Yes / No |
| <ul style="list-style-type: none"> • Maternity and newborn care | Yes | Yes / No |
| <ul style="list-style-type: none"> • Mental health and addiction treatment | Yes | Yes / No |
| <ul style="list-style-type: none"> • Prescription drugs | Yes | Yes / No |
| <ul style="list-style-type: none"> • Rehabilitative services | Yes | Yes / No |
| <ul style="list-style-type: none"> • Laboratory services | Yes | Yes / No |
| <ul style="list-style-type: none"> • Preventive services, wellness services, and chronic disease treatment | Yes | Yes / No |
| <ul style="list-style-type: none"> • Pediatric services | Yes | Yes / No |
| Other covered benefits: | | |
| Preventive services at Columbia Health at no additional charge | Yes | Yes / No |
| Elective termination of pregnancy | Yes | Yes / No |
| Wisdom teeth extractions | Yes | Yes / No |
| Gender affirming benefits coverage (including surgery) | Yes | Yes / No |
| Worldwide travel assistance service | Yes | Yes / No |
| On campus, in-person support to enrolled students | Yes | No |

This checklist is provided for reference purposes only. Domestic students enrolled in a comparable alternate insurance plan may request a waiver from the Columbia University Student Health Insurance plan during the annual open enrollment period. International Students attending Columbia University must enroll in The Columbia Plan. For details about The Columbia Plan, including the 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.*