

# The Columbia Plan Benefits and Coverage Summer 2021

Student Health Insurance Office

# Student Health Insurance

Helps students access affordable healthcare services by guiding them through insurance selection, maximizing their benefits, providing support during the claims process, and protecting the health and well-being of the Columbia community.



Umbrella image representing insurance coverage

# Student Services Online Enrollment Request

<https://ssol.columbia.edu>



Help  
Comments  
Exam List

## Student Services Online

► Log In

**Enter security information.**  
Required information is marked with the  symbol.

University Network ID

Network Password

Continue Clear

[Log in Help](#)

### Useful Links

- ▶ [Activate UNI](#)
- ▶ [Change Password](#)
- ▶ [ID Center \(CU Card\)](#)
- ▶ [Registrar](#)
- ▶ [Student Financial Services](#)
- ▶ [CUHC Student Administrative Services](#)

 COLUMBIA UNIVERSITY  
IN THE CITY OF NEW YORK

# About The Columbia Plan

- Aetna Open Choice PPO network
- No in-network deductible
- \$30 off-campus office copay
- \$20 mental health copay
- \$150 emergency room copay
- \$60 urgent care center copay
- 10% co-insurance on in-network services

**The Columbia Plan**  
**Member Responsibility - 2020-2021 Plan Year**  
[www.aetnastudenthealth.com/columbia](http://www.aetnastudenthealth.com/columbia)

Fall  
 August 15 - December 31, 2020 (\$1,400)

Spring/Summer  
 January 1 - August 14, 2021 (\$2,276)

| <b>Plan Features</b>   | <b>IN-NETWORK</b>           | <b>OUT-OF-NETWORK</b>          |
|--|-----------------------------|--------------------------------|
| Deductible per individual  | NONE                        | \$600                          |
| Annual Out-of-Pocket Max (Integrated maximum for Preferred Care only. Includes Preferred copays, Preferred coinsurance, Preferred pharmacy copays) | \$3000<br>(In-Network Only) | \$6000<br>(Non-Preferred Only) |
| Coinsurance  | 10%                         | 40%                            |
| Maximum coverage per condition   | Unlimited                   | Unlimited                      |
| <b>Office Visit</b>  | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Preventive   | \$0                         | 30% after deductible           |
| Physician (copay does not apply on-campus)   | \$30                        | 30% after deductible           |
| <b>Testing</b>   | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Lab/diagnostic test/preadmission testing   | 10%                         | 40% after deductible           |
| High cost imaging  | 10%                         | 40% after deductible           |
| ADD testing/treatment  | 10%                         | 40% after deductible           |
| <b>Inpatient</b>   | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Inpatient hospital stay facility fee   | 10%                         | 40% after deductible           |
| Inpatient hospital stay physician fee  | 10%                         | 40% after deductible           |
| <b>Emergency/Urgent</b>  | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Emergency Room - inclusive of facility and physician fees<br>(Co-Pay Waived if Admitted to the Hospital)   | \$150                       | \$150                          |
| Ambulance  | 10%                         | 10% after deductible           |
| Urgent care center   | \$60                        | 30% after deductible           |
| <b>Outpatient/Other</b>  | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Outpatient surgery facility fee  | 10%                         | 40% after deductible           |
| Outpatient surgery physician fee   | 10%                         | 40% after deductible           |
| Acupuncture - outpatient   | \$30                        | 30% after deductible           |
| Chiropractor   | \$30                        | 30% after deductible           |
| Physical Therapy - outpatient  | \$30                        | 30% after deductible           |
| Durable medical equipment  | 10%                         | 40% after deductible           |
| Dental injury only   | 10%                         | 40% after deductible           |
| Removal of impacted wisdom teeth   | 10%                         | 40% after deductible           |
| Termination of pregnancy   | Covered in full             | 30% after deductible           |
| <b>Behavioral Health</b>   | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Mental Health - outpatient   | \$20                        | 30% after deductible           |
| Mental Health - inpatient  | 10%                         | 40% after deductible           |
| Substance abuse inpatient  | 10%                         | 40% after deductible           |
| Substance abuse outpatient   | \$20                        | 30% after deductible           |
| <b>Prescription Coverage</b>   | <b>In-Network</b>           | <b>Out-of-Network*</b>         |
| Contraceptives: Generics and Brands without a generic equivalent or alternative  | \$0                         | 30%                            |
| Generic drugs  | \$15                        | 30%                            |
| Preferred Brand drugs  | \$50                        | 30%                            |
| Non-Preferred Brand drugs  | \$75                        | 30%                            |

# Referral Requirement

- Students may need a referral from their on-campus provider in advance of seeing an off-campus provider.
- You do not need separate referrals each time you see the same provider for an ongoing condition
- Off-campus medical services for a spouse or domestic partner
- After Emergency Room visit, students must return to Columbia Health for referrals for necessary follow-up care\*

## **Referrals are NOT required for:**

- Emergency Room visits\*
- Medical care obtained 50 miles or more away from the Morningside campus
- Prenatal and obstetrical care
- Dependent children (all services)
- Mental health services for a spouse or domestic partner (off-campus medical services require referrals)

# Columbia Doctors Dentistry

(Reduced Cost Professional Dental Care For Students Enrolled in the Columbia Plan)

- One routine examination per plan year
- One dental cleaning (prophylaxis) per plan year
- X-rays as needed and with the routine examination
- Evaluation of emergency dental conditions and emergency pain relief
- A \$20 copay per visit
- A 10% discount off self-pay fees on additional services
- Voluntary Aetna Dental PPO is not offered in the summer.

# Aetna Vision<sup>SM</sup> Discount Program

(Vision discounts for students enrolled in the Columbia Plan)

- Discount prices for many eye care products, including sunglasses, contact lenses, contact lens solutions, and other eye care accessories.
- Discounts on LASIK surgery

Providers closest to the Morningside campus are:

- Columbia Opticians, [1246 Amsterdam Ave.](#) (at 121st St.); 212-316-2020
- LensCrafters, [2770 Broadway](#) (between 106th and 107th streets); 212-678-0530

To Find a provider near you, access Aetna [DocFind©](#) feature (Open Choice Student Plans)

- Voluntary Aetna Vision Preferred plan is not offered in the summer

# The Columbia Plan Premiums and Coverage Periods

Premium:

|   |                |
|---|----------------|
| <b>Summer Term (New summer students only)</b> |                |
| <b>May 1 - Aug. 14, 2021</b>                  | <b>\$1,070</b> |

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# Coverage Throughout the United States

- [Aetna Student Health](#) maintains a comprehensive network of providers within the United States. When students are 50 miles or more away from campus and need routine, urgent or emergency care, they may select an in-network provider using the [Provider Search](#) feature on the [Aetna Student Health](#) website for Open Choice Student Health Medical Plans. Medically necessary care, received by an in-network provider, is covered by Aetna Student Health according to the [plan design](#).

# Coverage Outside of the United States

- When traveling 100 or more miles from your primary residence or in a foreign country your care is coordinated by On Call International Emergency Travel Assistance.
- OnCall International is a travel assistance program that facilitates medical services and support while traveling outside the U.S.
- If students have an accident or illness while traveling outside the United States, they should call [OnCall International](#) collect at 603-328-1956 for a referral to a local provider and, if necessary, to arrange coordination of services.

# Dependent Health Insurance Eligibility

Students who enroll in [The Columbia Plan](#) may also choose to insure their eligible dependents at the same level.

## **Eligible dependents include:**

- Lawful spouse or domestic partner residing with the student
- Unmarried children under the age of 26, including stepchildren and foster children, who are not self-supporting and reside with the student, or for whom the student is court-ordered to provide insurance
- Newborn or newly adopted children

# Accessing Care

- **Dependent Adults**
  - All care beings here on campus at Medical Services located in John Jay Hall on the 4<sup>th</sup> floor. Your primary medical provider will coordinate all of your care. Referrals are required for services provided off campus. Referrals are given by your on campus provider based on medical necessity
- **Dependent Children**
  - Children cannot access care on campus and do not need referrals to access care off campus

# Dependent Plan Premiums

See our website for enrollment details at [health.Columbia.edu/insurance](http://health.Columbia.edu/insurance) (Insurance for Families)

|   | Fall Premium<br>8/15/20-12/31/20 | Spring Premium<br>1/1/21-8/14/21 | Annual Premium<br>8/15/20-8/14/21 | Summer Premium<br>5/1/21-8/14/21 |
|---|----------------------------------|----------------------------------|-----------------------------------|----------------------------------|
| Student & Spouse/Domestic Partner(DP)** | \$2,800                          | \$4,552                          | \$7,352                           | \$2,140                          |
| Student & 1 Child                       | \$2,789                          | \$4,534                          | \$7,323                           | \$2,129                          |
| Student & 2+ Children                   | \$4,178                          | \$6,792                          | \$10,970                          | \$3,188                          |
| Student & Spouse/DP** & 1 Child         | \$4,189                          | \$6,810                          | \$10,999                          | \$3,199                          |
| Student & Spouse/DP** & 2+ Children     | \$5,577                          | \$9,069                          | \$14,646                          | \$4,258                          |



# Next Steps.....

- Schedule a virtual or in-person appointment at Columbia Health via the [Patient Portal](#); [health.columbia.edu](http://health.columbia.edu), for a consultation if you need to access off campus care within 50 miles of Columbia Health
- Print your ID card (Please allow 14 business days after course registration, billed tuition charges and enrollment in the plan)
- Detailed plan benefits and coverage can be found on the Aetna Student Health website; [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) (Columbia University/View Your Insurance Plan/Plan Documents Plan Design and Benefits Summary. Specific benefits and coverage questions should be referred to Aetna Student Health, 800-859-8471
- For more information about Columbia Health programs and services, please visit our website; [health.columbia.edu](http://health.columbia.edu)
- Your enrollment selection is only valid through August 14, 2021. You must make a new insurance selection for the 2021-2022 academic year, during the annual open enrollment; July 15, 2021-September 30, 2021.

# Print Your ID Card

Help us go green. Producing less plastic and paper helps our environment. We encourage students to print your Aetna medical insurance card via the form below or access your digital ID card on the Aetna Health<sup>SM</sup> app, as Aetna is no longer issuing plastic or paper member ID cards and sending them in the mail for the majority of Student Health clients.

Please complete the fields below in the indicated format to access your Aetna Health insurance program member ID card, then use the print button. Please be sure that the ID number and date of birth you enter are the same as those on file with the school.

**You will not be able to print your card until your plan's effective date.**

**\* Student ID**

**\* Date of Birth (MM/DD/YYYY)**

|                      |   |                      |   |                      |
|----------------------|---|----------------------|---|----------------------|
| <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> |
|----------------------|---|----------------------|---|----------------------|

**Submit**

# Information Resources

Columbia Health Website: [health.Columbia.edu](http://health.Columbia.edu)

Student Insurance: [health.Columbia.edu/insurance](http://health.Columbia.edu/insurance)

Aetna Student Health Member Website:  
[www.aetnastudenthealth.com/columbia](http://www.aetnastudenthealth.com/columbia)

**Deadline to submit Enrollment/Waiver/Exception Requests is June 30, 2021**

**You must make a new insurance selection for coverage from August 15, 2021 through August 14, 2022 between July 15, 2021 and September 30, 2021.**



COLUMBIA HEALTH

Insurance Office

[health.columbia.edu](http://health.columbia.edu)



@columbiahealth