

THE GRADUATE SCHOOL AND UNIVERSITY CENTER

Student
Health and Insurance
Guide

Academic Year
2003-2004

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STUDENT HEALTH AND INSURANCE GUIDE

Fall-Spring 2003-2004

Section A

THE GRADUATE CENTER WELLNESS CENTER/STUDENT HEALTH SERVICES AND THE PSYCHOLOGICAL COUNSELING AND ADULT DEVELOPMENT CENTER

1. The Graduate Center's Health Services for all Students Paying Student Activity Fees: The Graduate Center's Student Health Services (Ms. Mary Clancy, Director) and the Psychological Counseling and Adult Development Center (Dr. Daniel Rothenberg, Director) may be reached by phone at (212) 817-7020. The reception area for the Wellness Center is located on the sixth floor, Room 6422, at 365 Fifth Avenue. Both offices are equipped to make referrals to private doctors and clinics as well as to provide specific in-house services. The Wellness Center's Health Services Program is staffed by a Nurse Practitioner and one Medical Assistant/Immunization Coordinator and offers all registered students a variety of services, including episodic treatment, health screenings, health workshops, gynecological exams, birth control information, physical exams, laboratory services (with a laboratory fee required), and confidential HIV testing and counseling. E-mail access is available to Wellness@gc.cuny.edu

2. The Psychological Counseling and Adult Development Center: The Psychological Counseling and Adult Development Center offers counseling and short-term psychotherapy to the students of The Graduate Center. Apart from its availability during times of acute emotional distress, the Counseling Center is a resource for individuals seeking to mobilize creative strengths, acquire self-understanding, and explore alternative courses of action. The psychological services can be an effective support for individuals in coming to terms with personal as well as work issues. These services are offered to the Graduate Center community free of charge and confidentiality is assured (with a Rights of Confidentiality statement available in the office). Among the services offered are counseling/psychotherapy in connection with issues of student life (management and achievement). These issues may be study-related (e.g. test, paper, dissertation); or involve mental (e.g. writing) "blocks"; may pertain to relationships (personal, academic and professional) or to anxiety, depression, stress and adjustment; and/or personal development, transition and growth. Other services and activities of the Center include: consultation; referral for counseling outside of the university; dissertation completion counseling; crisis intervention; counseling and referral for alcohol and drug problems; HIV counseling; and stress management and relaxation counseling. E-mail access is available to Wellness@gc.cuny.edu

Section B

INSURANCE POLICIES: A GENERAL INTRODUCTION AND OVERVIEW

In terms of specific insurance plans, The Graduate Center offers information concerning the comprehensive list of voluntary insurance options for informational purposes and to give students an idea of what to anticipate in the marketplace.

1. Student-Rated Policies

Please note that of the plans available for your review, only two plans offer "student" rates to both U.S. domestics (citizens and permanent residents) and to international students. One is the *GHI Policy* (the official CUNY student policy), which is available for all new and returning matriculated students who are taking six or more credits and who wish to purchase insurance near, on, or after its anticipated beginning dates (which are retroactively available) of either September 1 or October 1 of each academic year. Registration for all options will continue through October 15th, and will begin again for the spring semester between February 1 and March 15. The other domestic plan is *The National Associate of Graduate Professional Students Insurance* and is sponsored by Student Resources Group under Associations at www.studentresources.net. This student organization provides an additional plan as our students prefer choices. This policy is underwritten by the Gerber Life Insurance Company and includes two options (high and low); the higher payment cost option (of the two payment options) has a \$200 deductible and the lower cost payment option has a \$1,000 deductible. (N. B. Remember to carefully review any or all brochures before making your decision on any insurance plan, commercial or student-rated.)

2. Dental-Plans

The Stu-Dent dental policy which is offered in a consortium arrangement with New York University School of Dentistry is still available. There are other dental programs that offer student rates and they are listed in the Dental Program Section of this memorandum (see pages 14-16) as well as one referred to in the NAGPS Plan.

3. Adjunct Faculty

Students who are adjunct faculty are eligible for special rates through the Professional Staff Congress (or from their campus employer). Please phone the PSC for further information at (212) 354-1252, or call your teaching campus benefits office.

4. Internationals and Visiting Fellows (postdoctoral scholars)

A number of policies are specifically available for international students and visiting postdoctoral scholars; these may be used by American citizens and permanent residents when they are traveling, studying, or planning research abroad. (See Section C, International-Student and International Visitor Plans.) Visiting Postdoctoral Scholars are eligible to use some of these plans and must call the companies individually. Scholastic Overseas Services (SOS) is a membership organization and sponsors coverage for medical evacuation and repatriation of remains plus other benefits including an insurance program

for students going abroad available at 1 (800) 523-8930. SOS/OMA, Ltd. is for international students and visitors to the U.S. This plan has specific coverage for Medical Evacuation and Repatriation with no other insurance option available. It may be used by internationals to the U.S. as an add-on benefit to any other coverage held. For all internationals a variety of policies exist including the two domestic policies already mentioned as well as those offered by the Harbour Group, the HTH Worldwide Insurance Service, the International Students Organization and others known to the Office of International Students. Mr. Douglas Ewing (or one of his associates) is available for advisement on these programs at (212) 817-7490. A comparison chart developed by Mr. Ewing is available in Room 7200 and on page 21 of this document.

5. Oversight

The Central Office of CUNY has reviewed the policies from GHI and the NYU dental plan. International policies are most often reviewed by NAFSA (National Association of Foreign Students Advisors). The NAGPS plan (National Association of Graduate-Professional Students) is reviewed by the Student Resources Group. It is imperative, however, that any plan be carefully reviewed by students, and purchased on the basis of both one's health history and one's budgetary allowance. (N. B., The Graduate Center does not specifically endorse any of the policies as this is a voluntary program. The information is provided as a service, but is not limited to those policies and agencies listed herein. Since students may use the Student Health Facility here, based on their individual payment of the student activity fee, the Wellness Center on the sixth floor, may be the best place to begin for certain health needs. Outside referrals will be made when necessary by the Nurse Practitioner, and there is a low-cost clinic list with sliding scale fee rates for review and use which is maintained and updated by the Wellness Center staff.)

6. Home Relief

Students with low income levels may be eligible for the Human Resources Administration's programs of Home Relief (HR), Aid to Families with Dependent Children, Food Stamps, and/or Medicaid. Call (718) 291-1900 for further information or contact local Medicaid offices: (212) 342-5102 or (212) 238-7790.

7. New York State Sponsored Plans for Children and Adults (Universal Care)

The CHILD HEALTH PLUS PLAN is an excellent option for New York State children under the age of 19 who are not eligible for Medicaid and who have limited or no health insurance. The plan is available to families on a salary "sliding-scale" fee basis. For information, please call 1(800) 698-4KIDS or 1(800) 698-4543.

8. Family Health Plus Plan

Any CUNY New York State student of low income may apply for the New York State universal health care plan designed for those who do not have health insurance coverage. This is the FAMILY HEALTH PLUS PLAN and may be reached at 1 (877) 934-7587 or on the web at www.health.state.ny.us/nysdoh/fhplus/index.htm and www.health.state.ny.us as parents and childless adults are eligible to apply. Enrollment facilitators and local social services district offices will help individuals to enroll; will be available to answer their questions; and also help the individual choose a health plan service provider (as a variety are

available in all boroughs and through a variety of insurance companies). Eligibility includes salary rates of \$8,890 per annum for one individual (and for students making more than that lower level, you would still be eligible for a sliding-scale fee process at City hospitals for a part of a public access premium plan at these public hospitals). For two adults (not living with children), the salary maximum is \$12,120 per annum. For one single parent living with at least one child who is under 21, the salary maximum is \$18,200. For family of 3, the maximum salary is \$22,899; a family of four, a maximum salary. Legal immigrants are also eligible for this plan.

9. Healthy New York. Reduced-cost health insurance is available under the Healthy NY program to certain working uninsured individuals. In order to participate, you must meet certain eligibility criteria:

- Your employer does not currently provide you with health insurance.
- Your gross household income meets the income guidelines of the program. (see Healthy NY Income Guidelines in chart below).
- You have not had health insurance in effect for the twelve-month period preceding application or have lost that coverage due to a qualifying event (loss of employment, death of a family member, change to a new employer, change of residence, discontinuation of a group health plan, termination or cancellation of COBRA coverage, divorce, loss of eligibility for group health insurance coverage).

Healthy NY Income Guidelines:

Family Size	Annual Household Income	Monthly Household Income
1	Up to \$22,575 Up to	\$1,882
2	Up to \$30,425 Up to	\$2,536
3	Up to \$38,275 Up to	\$3,190
4	Up to \$46,125 Up to	\$3,844
5	Up to \$53,975 Up to	\$4,498

All HMOs offer the same two benefit packages, one with prescription drug coverage and one without prescription drug coverage. Therefore, it may be wise to shop and compare among the different insurers. In addition, mid-year fluctuations in household income and employment status will not result in termination of your Healthy NY coverage. The statute provides only for an annual recertification process. For a complete list of prices and HMO's available in your county go to www.HealthyNY.com

10. Vision Care and Miscellaneous Other Insurance and Health Care Contacts

Please see the Vision Care Section E (page 16) of this Guide as well as the Miscellaneous Segment (pages 17-20).

11. The American College Association Insurance Plan

Finally, the American College Association Insurance Plan is another student-rated policy and information on this policy is available via their website at www.acsa.com for further follow-through efforts to gather more information.

12. Applications

Applications for some policies will be available in public areas that are usually determined to be near or within The Office of Student Affairs, The Office of International Students and at the Wellness Center. Further questions and concerns can be addressed to the Office of Student Affairs on (212) 817-7400 on any complex issues that may arise. Claim forms are generally not necessary or may be attained from the insurance company if needed. The brochures usually cover all questions that arise.

****Please Note:** As The Graduate Center does not provide the insurance coverage, it is not to be held responsible for the conduct of the insurance companies. However, contact phone numbers for agency representatives at the companies are provided. Students are not restricted to using any of the policies described herein. One may be able to find insurance arrangements on one's own which may not correspond to these, and which may better serve one's particular needs. However, this list of companies (which includes some contacts to commercial companies) will give students several practical examples of what is available in the marketplace. Therefore, it is crucial to understand the terms of the policies and, when in doubt, to phone the company (or their representative) in question. Students will be dealing directly with their own insurance company after filling out forms and sending these into the company of choice. If considerable difficulties emerge with the GHI policy, CUNY Central provides support staff in the Health Services office which may be reached by phone at 1 (646) 344-7270 (available for consultation) and by e-mail to glu@uapc.cuny.edu. Other questions may be directed to the Office of the Vice President for Student Affairs at 1 (212) 817-7400.

13. A Note on General Costs for Insurance Coverage.

Traditionally, insurance policy costs are based on claim usage within the population as determined by demographic factors such as age and medical history. Students within specific age ranges are presumed to make either more or less use of their policies, according to the age range into which they are grouped (with a median age selected). This is why student-rated policies are generally less expensive than most commercial policies, but in general, they do not offer as many benefits as do the commercial policies. In addition, they sometimes employ an age-related, or payment-tier system. The GHI policy no longer does this.

However, the NAGPS plan still has an age-tier system and costs are greater for students over the age of thirty-five. Since the student health market has been traditionally geared to the undergraduate population, the body of students who are older than the traditional undergraduate population are considered a non-traditional population, more closely aligned to the general population. Therefore, it would be advisable for students in the higher-cost payment areas to review marketplace policies as a comparative source for coverage and benefits in relation to cost. International Student Policies are priced by age categories, in general.

Finally, the costs of insurance policies are sometimes subject to change during the academic year by (usually, but not always) modest increments. We wish you the best in your search

for a useful policy as everyone knows how difficult the insurance field is to negotiate.

Section C

DETAILS OF SPECIFIC INSURANCE POLICIES

1. The CUNY GHI Student-rated Policy for Domestic and International Students: The GHI Program is an HMO for matriculated students taking six or more credits. Any insured must choose a health provider/doctor from within an approved network of doctors. Books of providers and cd-ROMS with the lists of participating GHI doctors are available in the Office of Student Affairs and the Wellness Center; these are made available by GHI on a first-come, first-serve basis. The lists are always changing as doctors are added or dropped from the list during the year.

Presently, the plan offers two options: CUNY Option Without Prescription drugs and CUNY Option With Prescription Drugs (but note that the cost of the prescription drug coverage is greater than the pay-out on the prescribed limit of \$500). Therefore, it might be better to use the option without prescription drugs only, pay for prescriptions; and then have these deducted on the IRS long form depending on one's feelings about this option. Please note that new students to the GHI Program will not have pre-existing condition coverage as there is an eleven-month waiting period (unless the student has been insured within 60 days of ending another insurance program).

For those registering late for this plan (on the last eligibility day, for instance), applications may be hand-delivered to GHI at 441 9th Avenue via to the attention of Ms. Evelyn Marzan (between 34th and 35th streets) to help deal with deadline date emergencies.

Rates for 2003-2004:

Option I without prescription drugs:

Individual:	\$ 423.51	per quarter	\$ 1,694.04	per year
Family:	\$ 1,207.05	per quarter	\$ 4,828.20	per year

(\$27 co-payment per home and office visit; must use their doctor network.)

Option II with prescription drugs:

Individual:	\$ 665.76	per quarter	\$ 2,663.04	per year
Family :	\$ 1,894.59	per quarter	\$ 7,573.36	per year

(\$27 co-payment; \$50 deductible for prescription drugs; \$500 annual maximum for prescription drugs; and one must use their doctor network.)

We have been assigned a GHI representative who can be reached in emergency situations but in CUNY special calls are being taken by the Director of Health Services, Ms. Grace Lu

(646) 344-7276 at CUNY Admissions Services who is the official liaison with GHI. Ms. Lu may be contacted by e-mail at glu@uapc.cuny.edu on more complex GHI questions, or when representative contact is needed. General information is also available at www.ghi.com/members/cuny.htm. At the Graduate Center, assistance will be available on (212) 817-7400, and any complex insurance questions may be directed appropriately as stipulated in the Office of Student Affairs. Cobra is available after a student has graduated when the six-month grace period has lapsed for the GHI plan.

2. PSC-CUNY Adjunct Health Coverage

The Professional Staff Congress offers 3 possibilities of coverage via membership to teaching and non-teaching adjuncts (10 hours or more per week for two consecutive semesters for non-teaching status)

(1) Empire Blue Cross / Blue Shield HMO. For adjuncts teaching six or more hours (or the equivalent) in the semester who have taught one or more courses for two consecutive semesters (not including summer sessions), and who are not covered by other primary health care insurance. Rates: Individual student is free; Family coverage costs \$1,467.18 per quarter.

(2) Empire Blue Cross / Blue Shield EPO. For adjuncts who comply with the conditions above and live in New Jersey or Connecticut. Rates: Individual is free; Family coverage costs \$ 2,038.98 per quarter.

(3) Empire Healthchoice Cobra. For adjuncts who work less than 6 hours. HMO rates are: Individual, \$311.77 and Family, \$810.61 per month. EPO rates are Individual, \$433.32 and Family, \$1126.57 per month.

For information, contact Sonia France at (212) 354-5230, Ext. 29. Adjuncts may also be covered by the campuses at which they are employed, and, must make inquiries directly and accordingly. If you are purchasing insurance privately or are named on another person's policy, do not cancel coverage until you have received official notification of coverage from the PSC-CUNY Welfare Fund. For information regarding eligibility, please see the Personnel Director at the college where you teach. If you are teaching at more than one college, the Personnel Officer at each school must certify your eligibility. Certification and applications must be submitted together in the request for coverage under any of these policies. (The Professional Staff Congress contract stipulates that adjuncts must receive mandatory one-year appointments after teaching six semesters. Contact the PSC at {212} 354-1252 for further details.)

3. National Association of Graduate-Professional Students

This plan, which is sponsored by the Student Resources Group through The Graduate Center is available for post-doctoral grant holders as well as for regular students. This plan has domestic partner coverage; tiered rates by age (under and over 35); is underwritten by the Gerber Life Insurance Company for the students of New York; and has a basic deductible of \$200 for the high option plan or \$1,000 for the low option plan per policy year. The optional

major medical benefit (\$250,000 for each accident or sickness per year) is subject to an additional premium charge which is noted on the brochure. There is coverage for psychotherapy, normal maternity and childbirth, and for complications of pregnancy. However, please check the brochure for lists of exclusions if you have special needs for coverage. General information and on-line enrollment is available at <http://www.studentresources.net> under Insurance Brochures click on the M-N range and scroll down to NAGPS, as our school is not included under those listed therein. You are enrolling through an association (NAGPS) and not our school. Otherwise, refer to your NAGPS brochure for further details. Brief information on these two options is below.

High Payment Cost Option (\$200 deductible)

(1) Individual Student: 35 years of age or under is \$749 per year, plus an additional \$106 per year if the optional Major Medical supplement is chosen; and age 35 or older is \$1,147, plus an additional \$106 per year for the optional Major Medical supplement.

(2) Student and Spouse/Domestic Partner: 35 years of age and under is \$2,484 per year, plus an additional \$212 per year if the optional Major Medical supplement is chosen; age 35 or older is \$ 3,750 per year, plus an additional \$212 per year for the optional Major Medical supplement.

(3) All Children: The basic rate is \$1,372 per year, plus an additional \$317 if the optional Major Medical is chosen.

Low Payment Cost Option (\$1,000 deductible)

(1) Individual Student: 35 years of age or under is \$485 per year, plus an additional \$106 per year if the optional Major Medical supplement is chosen; age 35 or older is \$700, plus an additional \$106 per year for the optional Major Medical supplement.

(2) Student and Spouse/Domestic Partner: 35 years of age and under is \$2,484 per year, plus an additional \$212 per year if the optional Major Medical supplement is chosen; age 35 or older is \$3,750 per year, plus an additional \$212 per year for the optional Major Medical supplement.

(3) All Children: The basic rate is \$965 per year, plus an additional \$317 if the optional Major Medical is chosen.

For these options, enrollment is activated from the day the company enters your name into the computer as paid. All fees are payable on a quarterly, semi-annual or annual schedule. Students from all states are eligible. Claims or coverage questions are to be directed to Customer Service, at 1(800) 237-0903 and speak with either Betsy Thompson or Steve Kolar.

4. The Student Plan for Student of The Graduate Center (Offered through New York University College of Dentistry) As a pre-paid plan, this program offers full-year coverage for \$175 for a new member; \$175 for a partner; and \$75 for dependents (16 years and

under) for the 2003-2004 academic year. The renewal membership is \$130 for the following year. The plan covers the period from September 2, 2003, through the summer until July 31, 2004, regardless of the date of enrollment. Preventive and diagnostic services are handled by the policy and they include: twice-yearly oral examinations; oral hygiene instruction and monitoring; and radiographs as needed for services provided by the plan. In addition, restorative services are provided, such as routine silver fillings (amalgams), and tooth colored fillings (composites). Twenty-four-hour emergency services are available for the treatment and/or relief of pain, swelling, or bleeding.

The dental coverage from basic health insurance policies may be used only in the case of accidents, but regular procedures are performed through this clinic in a consortial arrangement with a few CUNY schools. All services for the plan are provided at the New York University College of Dentistry, at 345 E. 24th Street on the corner of First Avenue. Please review the brochure material carefully, including the waiver form, available at the center, before purchasing the plan. Brochures for this policy are located in The Office of Student Affairs, The Wellness Center, and the DSC of The Graduate Center. For additional information contact:

College of Dentistry/NYU
345 East 24th Street
New York, NY 10010-4086
(212) 998-9870
www.nyu.edu/dental/patientinfo/stu-dent.html

Section D

INTERNATIONAL-STUDENT AND INTERNATIONAL VISITOR PLANS

These plans are written specifically for international students or visitors studying, doing research or on educational business in the United States with a few for U.S. students who are going to be living or studying abroad. (For more information, copies of these policies are available at the International Students Office, Room 7200 on the 7th floor, or by appointment with Mr. Douglas Ewing or Mr. Paul Croser at 817-7490). (In addition to the information below, a comparison chart on International Student and Exchange Visitor Insurance developed by Mr. Ewing is available from that office in Room 7200 and on page 21).

1. International Student Medical Insurance: This policy is a comprehensive \$250,000 medical benefit plan designed for participants engaged in International Education Activities. It is underwritten by the Markel Insurance Company and arranged by The Harbour Group, L.L.C.

The Harbour Group L.L.C.
1800 Michael Faraday Drive, Suite 201
Reston, Virginia 20190
(703) 733-0952 or 1(800) 252-8160
Fax: (703) 733-0946
E-mail: info@hginsurance.com
www.hginsurance.com

2. Preferred Health Plan / Healthcare Advantage: These policies may be used by visiting scholars as well as by students who are engaged in educational or research activities outside of their home countries. Both options are underwritten by HTH Worldwide Insurance Service formerly know as Hinchcliff International. For further information, please review the brochures, or contact the company at either of the following addresses. (The Preferred option has a higher level of benefits and hence has higher premium payments.)

HTH Worldwide Insurance Service
12900 Federal Systems Park Drive, 2nd Floor
Fairfax, VA 22033
1(888) 243-2358
www.hthstudents.com

3. International Students Organization: Provides health plans including the following:

- a. **Compass Gold** for students;
 - b. **Compass Silver** is a cost effective plan for students;
 - c. **VIP Health Plan** for individuals up to the age of 40;
 - d. **Mega Hold1** for students, teachers and exchange visitors;
 - e. **Mega Hold2** for students, teachers and exchange visitors
- and all information is from:

International Students Organization
250 W.49th St, Suite 806
New York, NY 10019
1 (800) 244-1180
www.isoa.org

4. VISIT-ISIS Health Programs: The company has announced two health insurance programs: ISIS Incoming Insurance, for students coming to the U.S., and ISIS Outgoing Travel Insurance, for individuals traveling from the US. These policies, underwritten by Goudse Verzekering Maatschappij N.V., have ranges of costs. The company claims to provide superior benefits and guarantees comparative savings in almost every category. They also offer the possibility of customizing your program to suit your individual needs. However, the costs of these policies are varied and rather complex; please review the brochures carefully to determine whether any of these policies meet your needs. For further information please contact:

VISIT-ISIS
PO Box 20069
Alexandria, VA 22320-9804
(800) 247-5575 or by their Web address at:
<http://www.isis-travelinsurance.com>
E-mail: info@isis-travelinsurance.com

5. Marsh International Plans. The company offers two groups of plans. The Gateway Plans for medical expense and evacuation and repatriation costs for international students and The Global Reach Plans which cover medical expenses for exchange visitors. For more information please contact:

INTERNATIONAL PLANS ADMINISTRATOR
MARSH AFFINITY GROUP SERVICES
1255 23RD St. NW Suite 300
Washington DC 20077-6916.
www.InternationalPlans.com

Section E

COMMERCIALY-RATED PROGRAMS, GENERAL MARKETPLACE AND MEMBERSHIP ORGANIZATIONS WHICH OFFER INFORMATION AND OTHER PLANS (including some student-rated options)

In 1996, Governor George Pataki signed into law a bill that requires all Health Maintenance Organizations (HMO's) to offer two standard types of policies. One is the basic HMO plan, wherein health coverage applies to care given by providers who have formed contractual arrangements with the HMO; these providers form a network which is covered under the basic plan. Care given by providers who do not belong to the network is usually not covered. The other plan is called Point of Service (POS), which has its own network of participating doctors. This is identical to the basic HMO except that with the POS option, one can choose a provider outside of the network and a portion of the cost will be covered. In other words, a POS provides one with more freedom to choose a provider; consequently a POS's tends to be more expensive than the basic plan. There are also EPO and PPO groups.

FOR REVIEW, ADD-ON POLICIES, AND COMPARISON SHOPPING:

1. The Aetna Health Plans of New York, Inc. There are two levels of coverage; an HMO plan and a Quality Point-Of-Service (QPOS) plan. A higher rate of benefit coverage is provided when the care is undertaken or arranged by a doctor from Aetna's network of providers. Rates are residence venue-specific. Listed below are the monthly premium rates that have been approved by the New York State Department of Insurance. The month of enrollment represents the initial effective date of coverage.

Monthly Premium Rates are:

Coverage Type	HMO	QPOS
Single	\$388.10	\$ 467.90
Husband/Wife	\$776.30	\$ 935.90
Single Parent/Child	\$686.90	\$ 828.20
Family	\$1,153.70	\$ 1,390.80

Questions can be addressed to 1(800) 435-8742, or visit www.aetna.com

2. The Workmen's Circle (Arbeter Ring), a Membership Organization. This unusual, nonsectarian membership organization, offers a plethora of benefits to its members and provides an HMO plan if one is self-employed and lives in any borough of New York City, Nassau or Suffolk Counties on Long Island, or in Westchester or Rockland Counties. There is a \$70 membership fee, and an additional \$15 fee for those enrolling for the first time. Those between the ages of 18-24 are offered a reduced membership rate of \$24 per year. This organization offers the use of its Medical and Dental Centers, a prepaid legal plan, cemetery and funeral plans, group travel plans, a discount purchasing plan, varied social services, and a home for senior citizens. Insurance options are available, including a basic hospitalization plan for \$15 a year and a catastrophic coverage plan but it is meant to supplement a regular insurance plan. As a WC member you can be part of the Referral plan and see doctors on The Workman's Circle panel at a reduced rate, but it is not insurance and offers no emergency or prescription benefits. For additional information, please contact:

Membership Office
The Workmen's Circle (Arbeter Ring)
45 East 33rd Street
New York, NY 10016
(212) 889-6800 (x301#)
1(800) 922-2558 from outside NYC

3. Empire Blue Cross Blue Shield / Tradition Plus and Blue Choice (HMO or POS) : For information and application forms on these plans, call 1(800) 261-5962. Blue Cross now also has a website that offers company news and information: www.empireblue.com (rates are not published at this source).

Remember that these are not student plans, but are some of the community-rated ones, most usually called individual or direct-payment plans. Tradition Plus represents a group of policies which include the 365-Day Hospital Plan and the Blue Choice HMO\POS Plans:

(1) The 365-Day Hospital Plan (no out-patient treatment) is a plan for hospitalization only and covers in full an unlimited number of hospital days. This plan covers both inpatient and outpatient costs. The rates are for an individual: \$339.30 quarterly; and for a family, the quarterly cost is \$763 per year.

(2) The Blue Choice policy is an EBCBS/HMO. This is a direct-payment policy. For information and applications call 1(800) 261-5962. The cost per month is \$386 for an individual and \$1,160 for a family.

(3) The Blue Choice Point of Service (POS) plan allows policy holders to choose their own doctor. The rate per month for this policy is: individual, \$603 and family rate is \$1,811.

(4) Healthy New York. This plan is based on income and it is offered to individuals who have not had health insurance for a year or more and that earn less than \$1,882 per month. There are two options available with and without prescription drugs. The high option rate

per month policy is: individual, \$238.68 and family, 716.01. The monthly basic option rate is: individuals, \$210.03 and family, \$630.09.

4. HIP/HMO Open Enrollment Plan. This is a direct-payment plan, so a health statement must be submitted with the application form. Open-enrollment is available all year, so one may join at any time. This is a prepaid medical plan, with 100% coverage on most out-patient and hospitalization charges (up to 365 days of hospitalization per year), but there is no coverage either for prescription drugs or for nursing care in the home. The plan provides group-practice services for out-patient care; a comprehensive hospitalization plan; and also provides for well-patient care and preventive examinations.

If you purchase this policy, be sure that you know which hospital is the one to use for emergencies within the city, or within your local region, and what procedures to follow if you need doctor care outside of your group-practice area or outside of the city. Note that all HIP/HMO doctors go through a two-year probationary period before they are allowed to join a HIP/HMO group-practice. Therefore, if one has complaints about specific doctor care, one can report these directly to the administrative offices.

Updated individual and family rates are available by calling the number below, or by picking up an application form directly from the HIP/HMO office listed above (and you may have better service by going over in person than you may have by phone).

Marketing Office
HIP/HMO Headquarters
7 West 34th Street
New York, NY 10019
1(800) 447-5116

5. Oxford Personal Health Freedom Plan is a managed care plan with a roster of primary care physicians. It is similar to an HMO, but allows the client to choose a doctor and to be seen in the privacy of the office setting. There is full coverage for preventive care (such as annual exams) when the client uses the in-network doctors. Two plans are offered to New York residents, the Personal HMO, and the Personal Point of Service Plan. To obtain enrollment and information booklets, call 1(800) 216-0778. The customer service telephone number is 1(800) 767-3840. They have a website with news and information at www.oxhp.com. Monthly rates are:

(1) For the Personal HMO: Individual, \$430.01; Parent and Child, \$838.51; Husband and Wife, \$860.02; Family, \$1,290.04

(2) For the Personal POS Plan: Individual, \$684.61; Parent and Child \$1,335.00; Husband and Wife, \$1,369.23; Family, \$2,053.83.

(3) Healthy New York. This plan is based on income and it is offered to individuals who have not had health insurance for a year or more and that earn less than \$1,882 per month. There are two options available with and without prescription drugs. The high option rate

per month policy is: individual, \$189.56 and family, 600.90. The monthly basic option rate is: individuals, \$166.81 and family, \$528.79.

6. Metropolitan Life & Affiliated Companies. This company offers three major kinds of insurance: term insurance, permanent insurance, and universal life.

Term insurance is the most basic form of life insurance. It is inexpensive, particularly for the younger population; premiums increase according to age-group. Term insurance carries no cash value to the policy-holder, paying out only on the death of the insured. Coverage is terminated entirely if payment ceases. Term insurance is considered the most cost-effective way to ensure the payment of short-term loans in the event of death.

Permanent insurance (whole life insurance) is paid at the age of 95. This is a policy that accumulates cash value. One pays a fixed premium for a set period of time. Over that time, the policy builds cash value. Most policies guarantee a cash value against which one can borrow. Also, an automatic cost-of-living rider can assure adequate protection in the face of inflation. If the policy is participating, one will receive dividends when the company's experience is favorable. One can use the dividends in the following ways: they may be applied toward future premiums to reduce payments; may be used to purchase additional coverage; may be left with the company to earn interest; or may be withdrawn.

Universal life is a financial product. This insurance provides cash accumulation through a premium fund that earns competitive interest at guaranteed minimum rates. The interest is not currently taxable and the beneficiary generally pays no income tax on the policy proceeds. There is full disclosure of one's accumulation fund through customized annual statements. As well, there are important policy flexibility options including: premium payment skipping privileges; insurance for other family members; no penalties for changing coverage or premium amounts; control over the way the policy is paid out; and complete freedom from payments as soon as interest income exceeds insurance costs.

MetLife HMO is a Primary Physician and Healthcare Network for New York and Northern New Jersey. For further information on the last item (MetLife HMO), call 1(800) 227-1448. For further information on any of the other items except for the last one, write or call:

Metropolitan Life and Affiliated Companies
1 Penn Plaza, Suite 410
New York, NY 10010
1(800) 638-5000

7. For your convenience, a list of more of the Federally qualified HMO's in the New York area is provided below:

Cigna Healthcare of New York, Inc.
195 Broadway
New York, NY 10007
1(800) 345-9458

Physicians Health Services
405 Lexington Avenue
New York, NY 10174
(212) 856-4500

Prudential HCP of New York, Inc.
Five Penn Plaza
New York, NY
1(800) 542-2731

DENTAL PLANS (STUDENT-RATED AND COMMERCIAL PLANS)

1. AmeriPlan USA Dental, Vision Prescription, Pharmacy, and Chiropractic Care. This is a Healthcare referral organization that offers memberships in its discount plans for dental care, vision prescriptions, and chiropractic care. Members can save 25% to 65% on all restorative and cosmetic work (fillings, crowns, braces, etc.). And up to 80% on preventative work (teeth cleaning, x-rays, etc.) performed by a general dentist. Specialists' fees are discounted 25%. All pre-existing conditions are covered except orthodontic treatment in progress. The plan also covers eye exams (from 5%-30%) and eyewear (from 20%-60%), pharmacy (from 25%-50%), and chiropractic care. Individual membership is \$143 per year; family membership is \$239.40 (this covers all permanent members of the household, including significant others). There is an additional, first-time \$20 registration fee. For more information and application forms, call 1 (800) 647-8421 or visit www.ameriplanusa.com

2. Careington International. This plan is sponsored by the NAGPS and it pays up to 70% of dental expenses. For current schedule, write or call:

The Dental Network
P.O. Box 2568
Frisco, Texas 75034
1(800) 441-0380
www.careington.com

3. Northeast Dental Plan offers reduced rates for students: Annual single membership costs \$85; for any two household members the cost is \$155; and for a family, or for three or more household members, the cost is \$195. Enrollment is open all year. For further information and for an application form, call or write to:

845 Third Avenue
New York, NY 10022
(212) 688-5555, or 1(800) 828-2222
www.dentalsave.com

4. Protective Dental Plan: This is a discount fee-for-service network plan, not insurance. Their services offer savings in dental, eyewear, hearing and prescription. The plan costs

\$10.95 per month, in return for which the consumer may purchase dental services from network providers at a reduced cost (up to 65%). Pre-existing conditions and cosmetic procedures are included in the discount. For more information call 1(800) 578-4237 or visit www.protectedentalplan.com

5. Signature Dental And Pharmacy Plan. For a fee of \$12.99 a month or \$139 a year, this plan covers dental, pharmacy, eyewear (from 20-60%, depending on the type of frame or lenses purchased) and eye exams (up to 23%), chiropractic (up to 23%), and hearing devices (free hearing evaluation and a 15% discount off all Beltone Hearing Aids). For more information call, visit their website or write to:

P.O. Box 5069
Carol Stream, IL 60197-9821
1(800) 346-0310
www.healthcare4less.com

6. United Dental Systems Inc. This group offers the DentSave Program. The annual cost of membership for this program for an individual is \$50; for two people \$65; and for three or more people \$75. Generally, this plan covers from 25%-50% off most procedures. Retirees, unemployed persons and full-time students are eligible for a 50% reduction of the regular membership fee. For information and application forms, please call Diane Friedman or Stan Edelman at (212) 675-5745, or write to:

48 West 21st Street
New York, NY 10010
www.dentsave.com

7. The Student Plan for Students of The Graduate Center (Offered through New York University College of Dentistry). For more information see page 8 and 9.

College of Dentistry/NYU
345 East 24th Street
New York, NY 10010-4086
(212) 998-9870
www.nyu.edu/dental/patientinfo/stu-dent.html

VISION CARE

1. SUNY College of Optometry/University Optometry Center: This center offers a wide range of services for visual needs at low costs.

SUNY College of Optometry
33 West 42 Street
New York, NY 10036
(212) 780-4900

2. **Coast to Coast Vision Plan:** The plan offers discounts of between 20%-60% on all services.

Coast to Coast Vision Plan
13748 Neutron Road
Dallas, TX 75244
1(800) 800-EYES
Fax: 972-991-5218
www.coasttocoastvision.com

3. **Eye Med Vision Care:** This plan is sponsored by the NAGPS. The annual premium is \$29 for individuals or entire family. A brochure can be downloaded from www.studentresources.net/vision/eyemed.htm or requested by mail:

Student Resources
EyeMed
805 Executive Center Drive Suite 220
St. Peteresburg, FL 33702
Phone: 1-800-237-0903 x6229
E-mail: eyemed@student-resources.net

MISCELLANEOUS CATEGORY, INCLUDING GENERAL AND CATASTROPHE MAJOR-MEDICAL OPTIONS

1. **General and Catastrophe Insurance Coverage** information through Marsh Affinity, a Seabury & Smith Company affiliate offers insurance plans which are called "catastrophe" plans and are so named because they have ceilings which are usually in the major (high payment category) medical range (one to two million dollar-range), and provide coverage for any major illness. They have the advantage of picking up costs after the dollar amounts on other policies have been expended, or until a deductible by the catastrophe policy has been met (often around \$15,000).

Marsh Affinity/ for
Seabury & Smith Company
1440 North Northwest Highway
Park Ridge, Illinois 60068-1400
1 (800) 323-2106 or 1(847) 803-3100
www.seabury.com

This company offers a variety of insurance plans (including catastrophe plans). It is not clear which of their policies are offered in New York State. Therefore, consult your individual professional organization (such as the Modern Language Association) as to particular services. The premiums are relatively low in cost and are determined by age

category. Or, you may call the 800 number for Marsh Affinity to inquire if any of your professional organizations is one which they list.

2. Child Health Now Coalition provides information for families about how to enroll their children in New York State's health insurance programs. The coalition provides technical assistance on the development of public awareness and enrolment strategies for children's health insurance, and addresses policy and advocacy issues. It develops local outreach strategies, showcases enrollment "best practices", shares information on current issues impacting the implementation of State Health Insurance Program. For information please call the Children's Defense Fund at (212) 697-2323.

3. Child Health Plus is a plan for New York State children under the age of 19 who are not eligible for Medicaid and who have limited or no health insurance may be eligible. The plan is available to families on a salary "sliding scale" fee basis. For further information or an information brochure, call 1(800) 698-4KIDS (1-800-698-4543).

4. The Eastern Women's Center: This is a low-cost pro-choice clinic. The clinic provides free pregnancy tests. For further information, please call the toll-free number.

The Eastern Women's Center
44 E. 30th St.
New York, NY 10016
(212) 686-6066 in NYC;
1(800) 346-5111 from outside NYC

5. Family Health Plus is a New York State Universal Care Program for low-income individuals and families.

Family Health Plus
1 (877) 934-758
www.health.state.ny.us

6. HealthStat is a comprehensive, citywide initiative to provide uninsured New Yorkers with access to free and low-cost public health insurance programs. Consumers may have children or other family members eligible for enrollment or, perhaps, are eligible themselves. For information call 1(888) 692-6116 or (TTY) 1 (866) 692-9900.

7. HS SYSTEMS is a health evaluation center that offers low-cost immunization shots. The center also offers school and annual physicals, pre-employment physicals, and immigration physicals. Call for a brochure or for a description of other useful services.

HS SYSTEMS
321 West 44th St., 7th Floor
(between 8th and 9th Avenues)
New York, NY 10036
(212) 664-1590

8. The International Health Care Service (Comprehensive Health Care for the World Traveler). This service is a part of the New York Presbyterian Hospital / Weill Medical College of Cornell University and is a service of the Division of International Medicine and Infectious Diseases. Open Monday through Friday from 9 a. m. to 7:30 p. m., you may call for further information and/or for an appointment.

440 E. 69th Street
New York, New York 10021
(212) 746-1601

9. Medicaid is a program funded by Federal, State and local NYC governments that provides health insurance to citizens and legal residents. It provides just about all services given by private insurers at no direct cost to the insured based on household income and is specifically only for low-income individuals and families (who must meet the criteria as established). For further information call the general and / or local numbers:

General number: (718) 291-1900
Bellevue Hospital Medicaid Office
466 First Avenue & 27th St. "G" Link (1st Floor)
New York, NY
(212) 679-7153

Presbyterian Hospital Medicaid Office
622 West 168th street (first floor)
New York, NY 10032
(212) 342-5102

Gouverneur Hospital Medicaid Office
227 Madison Street (7th Floor)
New York, NY 1000
(212) 238-7790

10. The National Adjunct Faculty Guild and Alternative Insurance Services, Inc. NAFG is a nonprofit organization which provides services to college educators, such as access to group dental and health insurance plans, workshops, and seminars. The Guild also provides academic discounts on newspapers, magazines, books, computer hardware and software, as well as professional development funding. For more information, please write to:

NAFG
Dept. C3
P.O. Box 130117
Ann Arbor, MI 48113

11. The Riverside Church Wellness Center: The services offered here include nurse consultation by appointment only and a roster of alternative health classes as options. These classes include yoga, meditation, acupuncture, healing circles, bereavement, support groups and a variety of others.

490 Riverside Drive at 122nd St.
New York, NY 10025

E-mail: Jrivero@theriversidechurchny.org
www.theriversidechurchny.org

12. Ryan-Nana Community Health Center is a federally funded clinic offering comprehensive primary health care. Costs are based on a sliding-scale fee, according to salary or fellowship stipend. The clinic accepts GHI, Medicaid, Medicare, and major credit cards.

Ryan-Nana Community Health Center
279 East 3rd St. (Between Avenues C & D)
New York, NY 10009
(212) 477-8500

13. Scholastic Overseas Services (SOS) is a membership organization that provides a wide range of medical services for students and faculty traveling abroad, but not for internationals in America. Some of their services include medical evacuation and the repatriation of remains. This package includes an insurance premium, which has a monthly fee for membership dues. For international visitors and students, SOS, offered through OMA, Ltd., also has a coverage option for a Medical Evacuation and Repatriation of Remains Program. (This is not an insurance plan.) Please call for a brochure if you are interested.

Scholastic Overseas Services (SOS)
Medical, Personal and Travel Assistance
Membership Worldwide Network
Eight Neshaminy Interplex, Suite 207
Trevose, PA 19053-6956
1(800) 523-8930
Fax: (215) 244-2227

14. The Workmen's Circle/Arbeter Ring is a membership organization making catastrophe and other insurance policies available to its members along with a variety of other benefits.

The Workmen's Circle/Arbeter Ring
Membership Office
45 E. 33rd Street
New York, NY 10016
(212) 889-6800 in NYC; 1(800) 922-2558 or outside of NYC

15. The International Women's Writing Guild is a writers membership organization that provides a wide array of benefits. Men are welcome to apply too. For information, contact Beth Tani, the Health Insurance Benefits Coordinator at (888) 499-4669 or Writers@CSSAdmin.com. Please identify yourself as a current or prospective IWWG member.

**INTERNATIONAL STUDENT AND EXCHANGE VISITOR INSURANCE
COMPARATIVE SUMMARY OF POLICY BENEFITS -2003-2004***

NAME OF INSURANCE POLICY And Plan Administrator	MONTHLY PREMIUMS (3-month Min. Required) (Premium by Age Range, Check brochure for current rates)	DEDUCTIBLES & STUDENTS COSTS PER CLAIM (1) Deductible. (2) Deductible with University Health Referral. (3) = you pay for bills of \$5,000	CO-INSURANCE & MAJOR MEDICAL COVERAGE (Covers Usual, Customary and Reasonable Charges AFTER payment of deductible)	MEDICAL EVACUATION AND REPATRIATION COVERAGE	MAXIMUM BENEFIT Per injury or illness PC= Previous Condition Covered After	FAMILY COVERAGE Monthly Premium Range S= Spouse C= Child
<u>INTERNATIONAL STUDENT MEDICAL INSURANCE</u> Harbour Group	To: 7/31/2004 19-23 \$ 58 24-29 \$ 73 30-35 \$ 106 36-49 \$ 243	(1) \$ 250 (2) \$ 100 (3) \$1,100	80 % up to policy maximum.	<u>M.E.</u> up to \$ 50,000 <u>R.</u> up to \$50,000	\$250,000 Student. \$50,000 Dependents PC= one year	S= \$ 381 to \$ 563 C= \$ 219
<u>HEALTHCARE ADVANTAGE</u> HTH Worldwide	To: 7/31/2004 19-23 \$ 31 24-30 \$ 43 31-40 \$ 61 41-50 \$ 115	(1) \$ 100 (2) \$ 50 (3) \$ 990	80 % of first \$10,000, then 100 % up to policy maximum	<u>M.E.</u> up to \$ 50,000 <u>R.</u> up to \$15,000	\$250,000 Students. \$50,000 Dependents PC= one year.	S= \$ 142 to \$ 200 C= \$57 to \$85
<u>PREFERRED HEALTH PLAN</u> HTH Worldwide	To: 7/31/2004 19-23 \$ 42 24-30 \$ 53 31-40 \$ 74 41-50 \$ 126	(1) \$ 100 (2) \$ 50 (3) \$ 50	100 % of first \$25,000, then 80 % up to policy maximum	<u>M.E.</u> up to \$ 50,000 <u>R.</u> up to \$15,000	\$500,000 (Stu.) \$50,000 (Dep.) PC= one year.	S= \$ 168 to \$ 284 C= \$ 84
<u>COMPASS SILVER</u> AIG International Students Organization	To: 7/1/2004 To 23 \$ 27 24-30 \$ 120 31-40 \$ 99 41-50 \$ 110	(1) \$ 100 (2) \$ 50 (3) \$ 50	100 % up to policy maximum	<u>M.E.</u> up to \$ 15,000 <u>R.</u> up to \$10,000	Inside of PPO Only Lifetime \$100,000 Per incident \$ 50,000 PC= one year.	Dependent Rate: \$ 180
<u>MEGAHOLD 2 MEGA Life</u> International Students Organization	To: 7/1/2004 To 23 \$ 26 24-30 \$ 67 31-40 \$ 84 41-50 \$ 131	(1) \$ 100 (2) \$ 0 (3) \$ 1,000	80 % of first \$10,000, then 100 % up to policy maximum	<u>M.E.</u> included <u>R.</u> included	Lifetime \$ 100,000 PC= one year Dependent Rate	Dependent Rate: \$ 222
<u>INCOMING INSURANCE STUDENT PLAN</u> Visit-ISIS	\$ 54 Flat Rate up to Age 60	(1) \$ 100 (2) \$ 100 (3) \$ 100	See Brochure for Limits per Type of Treatment	<u>M.E.</u> included in total coverage. <u>R.</u> \$15,000	\$100,000	Covered
<u>MEDICAL EVACUATION AND REPATRIATION</u> ("add-on" insurance) International SOS Assistance	\$48 per year.	\$ 0	n/a	<u>M.E.</u> up to \$25,000 <u>R.</u> up to \$10,000	n/a	n/a

*The premiums and conditions of coverage for all policies are subject to change without notice.

NOTES:

1. The office of International Students at The Graduate Center, CUNY does not guarantee the accuracy or completeness of information regarding any insurance policy summarized in this chart.
2. Policy premiums are subject to change without notice.
3. Please read the company brochure carefully, and contact the company directly with any questions.
4. "Add-on" insurance is necessary to meet J-1 requirements when the primary policy does not include Medical Evacuation and Repatriation coverage.

*The Graduate Center of the City University of New York offers more health and insurance information than any other school within the CUNY system, and more than any other metropolitan school of which we are aware. Our health clinic known as THE WELLNESS CENTER is on the sixth floor, Room 6422 and also provides a comprehensive listing of available health resources in the metropolitan area. There are other policies available in the marketplace; please do review them if you have the opportunity. Best wishes as you proceed. (N.B The International Student and Exchange Visitor Insurance Comparison Chart is located in the International Students Office on the 7th floor of The Graduate Center and may be sent to you by e-mail upon request.)

**This Guide was created and developed by Dr. Charlotte Frick and edited by Ms. Mabel González (Hispanic and Luso-Brazilian Literatures Ph. D. Program) with Dr. Charlotte Frick.

