

August 11, 2014

Office of Student Support Services

Phone: 315.464.8855

Fax: 315.464.5431

Email: stuserve@upstate.edu

Room 217, Weiskotten Hall

Dear Student,

We are pleased to announce that the student health insurance plan for the 2014/2015 school year will be underwritten by Aetna Student Health. The SUNY Upstate Sponsored Health Insurance Plan is a PPO plan designed specifically for SUNY Upstate students and their dependents (spouse, domestic partner, and/or children) with an emphasis on wellness. The plan is designed to provide full coverage for medical care including annual routine physicals, well child care and immunizations.

The 2014-15 Aetna Student Health plan will be a PPO with participating providers across the country. The plan will allow for unlimited benefits with a \$50 annual deductible. Please refer to the attached benefit summary for additional details regarding the 2014-2015 student health plan.

The 2014-15 Guardian Dental Plan will be a PPO with more than 1,000,000 participating providers across the country. The plan will allow for Preventative and Basic dental services with a unlimited benefits with a \$100 annual deductible for in-network care, coinsurance of 90/10 and an out-of-pocket maximum of \$2,000. Please refer to the attached benefit summary for additional details regarding the 2014-2015 student health plan.

PLEASE READ THE FOLLOWING CAREFULLY!

Academic Year 2014-2015

Bi-Annual Premium

Plan Rates 2014-2015	Fall	Spring/Summer	Annual*
Student Only*	\$1,868.90	\$1,868.90	\$3,737.80
Spouse Only**	\$3,377.50	\$3,377.50	\$6,755.00
Child (Each)**	\$2,544.00	\$2,544.00	\$5,088.00

A representative from Aetna (HSAC Inc.) will be here during the incoming Registration to answer any questions you may have regarding the policy.

All Students are required to take action regarding their status with the student health plan, Enroll or Waive. For details regarding the process please see below:

I Am Currently Enrolled in the SUNY Upstate Student Health Plan

Because we are changing health plans and the plan administrator you will need to submit an enrollment request to continue coverage for the 2014-2015 academic year. To enroll in the student health plan please follow the link below to submit your request by clicking the "ENROLL" tab from the home page.

<https://app.hsac.com/sunyupstate>

I Would Like to Enroll in the SUNY Upstate Student Health Plan for the 2014-2015 Policy Year

If you are not currently enrolled in the SUNY Upstate student health plan but would like to enroll, open enrollment will take place through July 31, 2014 for an effective date of August 1st. For enrollment please follow the link below and click the "ENROLL" tab from the home page.

<https://app.hsac.com/sunyupstate>

I Am Currently Waived for the SUNY Upstate Student Health Plan

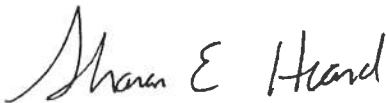
Because we are changing health plans and the plan administrator, you will need to submit a waiver request to continue to waive for the 2014-2015 academic year. Please follow the link below to submit your waiver request by clicking the "WAIVE" tab from the home page.

<https://app.hsac.com/sunyupstate>

***If you are currently insured by another health plan please take the time to compare your benefits and cost to the 2014-15 SUNY Upstate sponsored plan. The 2014-15 health plan offers very comprehensive benefits and the cost for the group coverage may be lower than your current plan. Remember, once you waive you will need an involuntary loss of coverage to enroll in the student health plan after the annual open enrollment period has ended. If you find that the SUNY Upstate plan better meets your medical and financial needs than your current plan, voluntary termination does not make you eligible for enrollment. HSA Consulting, Inc. is the group administrator for the student health plan and will verify the waiver information to ensure all students are currently, and remain, in compliance with SUNY Upstate's health insurance requirements. All information submitted is confidential and utilized for verification of health insurance only.

Please feel free to contact Daryl Hall (daryl@hsac.com) at HSA Consulting, Inc. (888-978-8355) with any questions regarding the waiver/enrollment process or the student health plan.

Sincerely,



Sharon Huard
Associate Dean of Student Affairs

General Information

All students are automatically enrolled in and charged for the Student Health Insurance Plan each year. If you have another insurance plan and would like to waive the State of New York Upstate Medical University (SUNY Upstate) - Sponsored Student Health Insurance Plan, a waiver *must* be submitted.

Description of Student Health Insurance Program

The SUNY Upstate Sponsored Health Insurance Plan is a PPO plan designed specifically for SUNY Upstate students and their dependents (spouse, domestic partner, and/or children) with an emphasis on wellness. The plan is designed to provide full coverage for medical care including annual routine physicals, well child care and immunizations. The medical plan is underwritten by Aetna Student Health.

Health Insurance Plan - Summary of Plan Benefits and Costs 2014-2015 (policy plan year August 1st - July 31st)

All students will be charged for student only coverage in the SUNY Upstate Sponsored Student Health Insurance Plan prior to the start of each semester. The charge to the student's account will be removed if an approved waiver is granted.

Plan Rates 2014-2015	Fall	Spring/Summer	Annual*
Student Only*	\$1,868.90	\$1,868.90	\$3,737.80
Spouse Only**	\$3,377.50	\$3,377.50	\$6,755.00
Child (Each)**	\$2,544.00	\$2,544.00	\$5,088.00

*Rates represent Medical, Dental, Life and AD&D only coverage for the full policy year.

**Rates represent Medical only for dependents contact HSAC for cost of dependent dental coverage.

For a detailed summary of benefits please click on the following attachments.

[SUNY Upstate 2014-15 Medical Plan Summary](#)

The SUNY Upstate health plan is a PPO plan which allows for benefits when utilizing either in network or out of network providers.

To maximize your benefits you may refer to the following links to locate in network participating providers. For a provider or facility search you may access [docfind](#).

For a list of participating Urgent Care facilities in the Syracuse area please click on the following attachment.

[Aetna Urgent Care Facilities](#)

For a list of participating Hospitals in the Syracuse area please click on the following attachment.

[Aetna Hospitals](#)

For a list of participating Laboratories in the Syracuse area please click on the following attachment.

[Aetna Laboratories](#)

Please be aware that the above lists represent a portion of the Aetna networks within a 10 mile radius of Syracuse and other providers are available. The network is subject to change therefore please refer to the [Aetna Student Health](#) website or member services to confirm provider participation.

Dental Plan - The Guardian Plan Brochure and Cost (policy plan year August 1st - July 31st)

The SUNY Upstate sponsored health plan includes Dental benefits. The plan is underwritten by The Guardian and provides a variety of benefits. With an emphasis on wellness, the plan is designed to provide full range of coverage including diagnostic and preventative care, basic and major dental services.

For additional information regarding the Guardian Dental plan please click on the following attachment.

[The Guardian Dental Plan Brochure](#)

Waiver Process

Maintaining health insurance coverage is mandatory for all full-time SUNY Upstate students and all students MUST be covered by a *domestic health insurance plan*. All students are required to enroll in the SUNY Upstate - Sponsored Student Health Insurance Plan unless an acceptable

Waiver is provided in a timely manner. The acceptable coverage to waive the SUNY Upstate - Sponsored Student Health Insurance Plan is a parent's group plan, a spouse's group plan, a student's own employer group plan, Medicaid or VA Benefits.

If you have active health insurance with benefits which meet the criteria below you may apply for waiver of enrollment in the SUNY Upstate plan. You will need to have your current insurance ID card and information regarding your plan benefits to complete the process. Once you have submitted the required information you will receive an email verifying if your waiver meets the SUNY Upstate requirements. *Waivers will be accepted through July 31st. Please be aware that you will be automatically enrolled in the health insurance and the charge will be added to your student account if a waiver request is completed and approved. Waiver requests will not be accepted after July 31st.*

Minimum level of coverage acceptable to waive the SUNY Upstate - Sponsored Student Health Insurance Plan:

- Adequate major medical coverage of at least \$1,000,000 / policy year
- Maximum \$250 annual deductible
- Maximum 80/20 in-network and 60/40 out-of-network coinsurance
- Prescription coverage
- A provider network in the Syracuse area for specialty, hospital and diagnostic care
- Mental health coverage
- Coverage for the entire academic year, including summer and holidays
- Coverage for annual exam
- US based health plan

Waive SUNY Upstate Plan: You may submit your waiver request by clicking the "[Waiver Process](#)" tab at the top of this page. If you are having difficulty with the online waiver process please contact HSA Consulting at 888-978-8355 or daryl@hsac.com for assistance.

Enrollment Process

You may submit your enrollment request by clicking the "[Enroll](#)" tab at the top of this page. If you are having difficulty with the online enrollment process please contact HSA Consulting, Inc. at 888-978-8355 or daryl@hsac.com.

Students who lose coverage midterm are required to submit an enrollment request, with supporting documentation regarding proof of loss, within 30 days of the date of loss of prior coverage. You may submit your request by clicking the "[Enroll](#)" tab at the top of this page. If you are having difficulty with the online enrollment process please contact HSA Consulting, Inc. at 888-978-8355 or daryl@hsac.com.

Dependent Eligibility

- Students enrolling for coverage in the SUNY Upstate - Sponsored Student Health Insurance Plan may also enroll their eligible dependents. An eligible dependent is a

spouse (or domestic partner) and/or any child(ren) under the age of 26. Students must also enroll their dependents for coverage within 30 days of their initial eligibility.

- If a student's dependents have coverage that ends during the academic year, the dependents may be enrolled in the SUNY Upstate - Sponsored Student Health Insurance Plan provided the request for enrollment is submitted within 30 days of the date of loss of prior coverage.
- Additionally, if a student acquires dependents during the academic year as a result of marriage, birth, adoption, or placement for adoption, they may enroll their new dependents provided the request for enrollment is made within 30 days after the marriage, birth, adoption, or placement for adoption.

For enrollment requests at times other than open enrollment please contact HSAC for assistance at (888) 978-8355.

Life and Accidental Death & Dismemberment - The Guardian (policy plan year August 1st - July 31st)

The SUNY Upstate sponsored health plan includes Life and AD&D benefits. The plan provides a variety of benefits some of which are:

- Term Life Benefit of \$10,000
- AD&D Benefit of \$10,000

For additional information regarding the Guardian Life and AD&D plans please click on the following attachment.

[The Guardian Life, AD&D, DI Plan Brochure](#)

Disability Insurance - The Guardian (policy plan year August 1st - July 31st)

The SUNY Upstate sponsored Medical student group disability insurance policy (G324928) was developed by Health Sciences Assurance Consulting, Inc. (HSAC) in collaboration with the office of student affairs. The insurance plan was developed to meet unique needs faced by medical students and is periodically updated based upon input from students and advisors. Working exclusively within the academic Health Sciences community; HSAC has provided informative insurance seminars for student, resident and practitioners to assist them in better understanding and managing their insurance programs. HSAC works only with companies rated A or better by A.M. Best, a leading authority on rating insurance companies.

The SUNY Upstate sponsored group disability plan is underwritten by The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004, rated A++ (superior) by A.M. Best. The rating of The Guardian Life Insurance Company of America reflects the company's conservative operating strategy, its superior capitalization, high quality investment portfolio and excellent liquidity position.

Students suffering a disabling injury or illness should submit notice of their disability to Guardian within 30 days of their disability. Disability claim forms are available from the Office of Student Affairs.

Disability Income Insurance Plan Benefit Certificate

Duration of Benefit	Social Security Normal Retirement Age
Monthly Benefit	\$1,500
Elimination Period	90 days
Definition of Disability	For the first 60 months, unable to perform the duties of a student, after 60 months any occupation by way of education training or experience
Offset with Partial Earnings	Gross monthly benefit reduced by current monthly earnings that exceed \$3,000 per month
Minimum Benefit	\$100
Pre-x Waiting Period	3/12 pre-x
Mental and Nervous Limitation	Limits claims payments for mental and nervous claims to 24 Months Lifetime
Lump Sum Benefit	\$175,000
COLA Benefit	3%, 48 month delay, unlimited adjustments
Continuation of Coverage after graduation:	\$2,000 (years 1 and 2 of residency), \$2,500 (years 3 and thereafter) guaranteed monthly coverage as a Resident will be available upon graduation

Student Assistance Program: Guardian provides the following confidential services to students as part of the Disability plan:

- Telephonic consultation with an SAP Counselor
- 3 free sessions with a local counselor
- Web site with information on wellness, a legal and financial center and more

For additional information, please contact Guardian Work Life Matters at (800) 386-7055 or online at www.ibhworklife.com.

What is not covered: Guardian does not cover any period of disability caused, directly or indirectly, by: (a) declared or undeclared war or act of war or armed aggression; (b) your service in the armed forces, National Guard, or military reserves of any state or country; (c) your taking part in a riot or other civil disorder; (d) your commission of, or attempt to commit, a felony; (e) your unlawful use or threat of force on another person without his or her consent; (f) intentional self-injury or attempted suicide while sane or insane; (g) job related or on-the-job injury; or (h) conditions for which benefits are payable by Workers' Compensation or life laws.

Guardian does not pay benefits for any period during which you are confined to any facility as a result of your conviction of a crime or public offense.

Guardian does not pay benefits for any period during which you are not under the regular care and treatment of a doctor.

Guardian does not pay benefits for any period of disability which starts before you are insured by this plan. In addition, no benefit will be payable for any period during which your loss of status as a regular full-time student is not due to your disability.

Disability Continuation of Coverage After Graduation

This plan includes an important conversion privilege to convert your disability coverage when you begin your residency training. The conversion privilege is guarantee issue for all students with no medical underwriting and may convert to a monthly benefit of \$2,000.

For questions regarding your disability insurance plan or to learn more about continuing coverage after graduation please call:

Health Sciences Assurance Consulting, Inc. (HSAC, Inc.) at 1-888-978-8355 or email shawn@hsac.com.

Please note that the benefit summary is intended to provide only an overview of the important benefit features of the UCHC disability plan. The Certificate of Insurance shall be the final determinant of actual coverage and claims administration.

Questions and Contact Information

The Servicing Administrator for the SUNY Upstate - Sponsored Student Health Insurance Plan is HSA Consulting, Inc. (HSAC).

- For questions related to *waiver requests, eligibility, enrollment, benefits or claims* please contact: HSAC at (888) 978-8355, and identify yourself as a SUNY Upstate student.
- For specific questions related to waiver denials please contact Daryl Hall with HSAC at (888) 978-8355 or daryl@hsac.com