

Quality, Affordable
Insurance for You

STUDENT HEALTH PROGRAM

Fall 2009





Group Health Incorporated (GHI), an EmblemHealth company, is committed to providing affordable, quality health coverage in ways that respect and respond to members' fundamental needs.

When it comes to health coverage, some things really matter.

It's easy to take good health for granted — until you are sick or have an accident. Could you pay for the full expense of a serious illness or accident? Few people can. With the GHI/CUNY health coverage program, you **can** afford medical and hospital coverage.

GHI has more than 72 years of experience in providing low-cost health insurance to groups and individuals throughout New York State. GHI and CUNY developed the GHI/CUNY Student Health Insurance Program specifically to meet the needs of college students like you.

The GHI/CUNY Student Health Insurance Program offers you the quality health benefits that mean the most to college students like you. You deserve a plan that *works for you* — one that offers easy access to quality care at a price you can afford.

The program provides coverage for a wide range of in-network-only medical and hospital services, including annual check-ups, lab tests, preventive care, emergency room care and much more, with no referrals to specialists needed. Plus, there are no claim forms to file, because the network doctor files the claim form for you.

This coverage is available to matriculated CUNY students who are enrolled for six credits or more this semester, as well as their dependents (spouses, domestic partners and children). Please see the “How to Enroll” section for more information. *Note that students who are eligible for Medicare are not eligible for this program.*

The choice is yours

We realize that nothing is more important to you than access to quality doctors, particularly those who speak your language, have specialized expertise and are affiliated with great hospitals. That is why we work hard to attract and keep great doctors and hospitals in our network.

As a GHI member, you have access to over 92,000 quality doctors at more than 150,000 locations in New York, New Jersey and Connecticut, as well as most of the region’s leading hospitals, including:

- Memorial Sloan-Kettering Cancer Center in Manhattan
- Montefiore Medical Center in the Bronx
- Maimonides Medical Center in Brooklyn
- Elmhurst Hospital Center in Queens
- Richmond University Medical Center on Staten Island

The choice of doctor is yours, but you must select an in-network practitioner to receive benefits. Your only out-of-pocket expenses for most covered services will be a small copayment. You are **not** eligible to receive coverage when you use an out-of-network doctor, except as specifically provided otherwise in the Certificate of Insurance.

Preexisting Conditions

There is an eleven-month waiting period for preexisting conditions (whether physical or mental) if medical treatment or advice was recommended or received within the six-month period prior to the date you enroll in the GHI/CUNY program. There will generally be no coverage for preexisting conditions during this waiting period. This waiting period will be reduced if you are entitled to a credit for coverage under a previous health plan and did not have a lapse in coverage of 63 days or more.

Your Coverage is Available During The Summer And After You Graduate

Your coverage remains in effect during the summer, even if you are not attending the summer session. You may also remain enrolled in the GHI/CUNY Student Health Insurance Program for up to six months after you graduate. This means that you and any enrolled dependents (spouse, domestic partner, and dependent children) can maintain your coverage during a six-month “transition” period following your graduation.

Please see the “How to Enroll” section for more information.

International Coverage

A foreign exchange visitor assistance program is also available through **International SOS Assistance, Inc.** This program provides medical evacuation to your homeland in case of serious illness or death for foreign students studying at CUNY or for a CUNY student studying abroad. For more information on how to enroll in this program, call **1-800-523-8930**. This program is not administered or underwritten by GHI.



Your GHI Hospital And Medical Benefits

HOSPITAL BENEFITS

The table below briefly summarizes the range of in-network hospital benefits available under this program.

Semi-private room and board	365 days*
Hospital copayment per single hospital confinement	\$150 copayment
Outpatient emergency room care	\$50 copayment per visit
Ambulatory surgery	Covered in full
Outpatient substance abuse/rehabilitation	60 visits**
Routine nursing care	Covered in full
Outpatient dialysis	Covered in full
Organ transplants	Covered in full
Chemotherapy/radiation therapy/lab tests/X-rays	\$25 copayment per service
Home care	40 visits**
Hospice care***	210 days
Presurgical testing	Covered in full
Mammography screening	Covered in full
Pap smear screening	Covered in full
Inpatient mental health care****	30 days**

* Per person per single hospital confinement.

** Per person per calendar year.

*** Per person per lifetime.

**** Additional mental health benefits may be available for biologically based medical conditions and children with serious emotional disturbances.

The GHI/CUNY Student Health Insurance Program provides 365 days of inpatient semiprivate room and board, including necessary hospital medical supplies, facilities, services, equipment, general nursing care and preadmission testing. It also covers emergency room care provided and billed by a hospital. GHI will determine whether you require emergency care based upon the definition of emergency care below and information received from your doctor.

Emergency care is defined as care for a medical or behavioral condition, the onset of which is sudden, that manifests itself by symptoms of sufficient severity, including severe pain, that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in:

- Placing the health of the person afflicted with such condition in serious jeopardy, or in the case of a behavioral condition, placing the health of such person or others in serious jeopardy; or
- serious impairment to such person's bodily functions; or
- serious dysfunction of any bodily organ or part of such person; or
- serious disfigurement of such person.

You must precertify all planned, nonemergency hospital admissions. Precertification requires you or your doctor to call GHI for approval before admission. Failure to precertify will result in a benefit reduction of up to \$250.

HOW TO PRECERTIFY

Initiate the precertification process by calling GHI's Coordinated Care Department at **1-212-615-4662** or **1-800-223-9870**.

To expedite the precertification process, please have the following information available when you call:

- GHI identification number/Social Security number.
- Home phone number.
- Doctor's full name, phone number, and address.
- Date of admission.
- Facility name.
- Diagnosis.
- Procedure.

GHI health professionals in Complex Case Management can help you get appropriate treatment for major illnesses or injuries.

MEDICAL BENEFITS

The table below briefly summarizes the range of in-network medical benefits available under this program.

In-hospital/out-of-hospital surgery/surgical assistants	Covered in full
Anesthesia	Covered in full
Home/office visits	\$27 copayment per visit
X-ray/laboratory tests	\$25 copayment per service*
Chemotherapy	Covered subject to copayment ¹
Pediatric immunizing agents	Covered in full
Durable Medical Equipment	\$100 annual per person deductible; \$10,000 annual per person maximum
Mammography/Pap smear	Covered subject to copayment ¹
Physical therapy	10 visits**
Allergy visits and speech therapy	8 visits**
Diabetes management	Covered in full
Specialist consultation	\$25 copayment per visit
Annual physical check-up (in a Screening Center only)	Covered in full
Out-of-hospital well-baby care	Covered in full
Maternity care	Covered in full
Care of premature infants	Covered in full
Prostate screening	Covered subject to copayment ¹
Sonogram/MRI	Covered subject to copayment* ¹
Ambulance (not available through network practitioners)	GHI will reimburse you up to GHI's usual and customary charge
Outpatient mental health care***	20 visits**

*A maximum of one copayment will apply per date of service per provider.

**Per person per calendar year, subject to home/office visit copayment.

***Additional mental health benefits may be available for biologically based medical conditions and children with serious emotional disturbances.

¹ Copay may vary according to the service provided.

Quality Coverage At A Quality Price

The benefits and costs of the GHI/CUNY Student Health Insurance Program were designed with the student's budget in mind. The monthly premiums for this program are listed below:

Single	\$229.68
Family	\$654.61

Important! Do not enclose payment with your enrollment form — you will be billed by GHI. Payment in full is required for each bill. Failure to pay in full will result in termination of coverage.

Please keep in mind that if you falsify a claim to obtain benefits or if you obtain services you are no longer entitled to receive, you can be prosecuted for fraud.

Value-Added Programs

THE GHI GOOD HEALTH INCENTIVES PROGRAM

This popular supplement to the GHI/CUNY Program, available at no additional cost to CUNY members, encourages a healthy lifestyle through attractive discounts on the most popular and widely used health-related products and services, including exercise programs and dietary plans. Web sites for all these discount programs can be found at **www.ghi.com/goodhealth**.

Go online for the quickest way to find locations and to access discounts.

- **Jenny Craig** — Get a free consultation on weight loss and a trial 30-day supply of Jenny Craig meals at cost. Call **1-800-965-3669** to find the nearest center or to learn more about Jenny Direct, the at-home program.
- **Jazzercise** — Get one week free and 15% off the monthly fee for this unique dance and body-conditioning program. For more information and to find a class near you, go to **www.jesjazzercise.com** or call **1-800-348-4748**.

- **NutriSystem** — Get 12% off all Select, Flex, Basic Diabetic and Vegetarian program orders, and much more. Sign up online at www.nutrisystem.com/health and enter your promo code GHI08, or you can sign up by phone, toll free, at **1-877-690-6531**.
- **Weight Watchers**® — includes free registration for traditional meetings, discounts on Weight Watchers At Home kits and subscriptions to Weight Watchers Online. Call **1-800-651-6000** to locate a meeting, or **1-800-710-4663** to order a Weight Watchers At Home kit or go to www.ghi.com/goodhealth for the online program.
- **Health Club Memberships** — Save up to 30% on monthly membership fees at participating facilities, with no cancellation fees. Call WellQuest at **1-800-595-8448** to locate a club near you.
- **Registered Dietitians** — Save up to 25% on nutrition counseling by credentialed dietitians for weight loss and disease prevention to help you reach your desired goals. Call American Specialty Health Networks (ASHN) at **1-877-327-2746** to locate a credentialed dietitian.
- **Massage Therapy** — Get 25% off many varieties of therapeutic massage techniques received from participating vendors. Call ASHN at **1-877-327-2746** to locate a credentialed massage therapist.
- **Acupuncture Therapy** — Boost your immune system and stimulate your body's natural protective and pain-fighting systems through acupuncture, while saving up to 25%. Call ASHN at **1-877-327-2746** to locate a credentialed acupuncturist.
- **Hearing Care** — GHI members can receive 20% off any hearing aid purchase at a HEARx center. Call **1-800-442-8231** for a convenient location. Members can also receive up to 60% off selected hearing aids from TruHearing. Call **1-866-961-3152** for more information.

- **Vitamins and Natural Supplements** — Browse the Healthyroads online store and save up to 45% on brand-name health products. Also receive free shipping on supplements, skin care, nutrition products and more.
- **Vision Affinity Discount Program** — Save up to 20% on eye examinations, eye wear and contact lenses at participating Davis Vision Centers. Call **1-877-923-2847** (Client Control # 7810) to locate a participating provider.
- **Laser Vision Care** — Laser vision correction at discounts of up to 25% of the usual fee. Call Davis Vision at **1-800-584-2866** (Client Control # 7940) to locate a participating provider.
- **Other Health Care Products and Services** — Save up to 50% on health care services and products not covered by your benefit plan, including dental care, medical supplies and more. Call CARExpress at **1-866-635-9532**.

For more information about the services included in GHI's Good Health Incentives discount program, visit www.ghi.com/goodhealth.

Please Note: *GHI cannot ensure that a particular vendor will remain in the program. These products are not insured by GHI.*



GHI Health And Wellness Programs

Your Guide to Stop Smoking — a multi-faceted program that provides materials

tailored to support members of all ages and lifestyles in their efforts to quit smoking. If you are ready to quit, call GHI's Quit Line at **1-866-611-7848**.

Condition-Specific Programs — GHI offers a full spectrum of programs developed specifically for members with certain chronic health conditions and/or rare diseases. The goal of each program is to help members better manage their conditions and work together with their health care providers to maximize their health and quality of life. To get more information about programs that you may be eligible for, visit www.ghi.com or call **1-866-360-5659**.

How To Enroll

To enroll for student-only coverage, simply complete the enrollment form and return it to GHI in the enclosed postage-paid envelope. In order for GHI to accept your application, it must be stamped by the Registrar's Office confirming your enrollment. Be sure to make a copy for your records before you send it to GHI.

If you elect family coverage for yourself, your spouse and/or your eligible dependents, please submit a copy of your marriage certificate for your spouse, birth certificates for eligible children and your completed application to your Student Health Office. Do not send these materials to GHI. Please note that dependent children are eligible for coverage until the end of the year of their 19th birthday.

Your newborn child is covered for injury or illness from the moment of birth. In order to add your newborn to your coverage, you must notify the CUNY Office of Student Affairs at **1-646-344-7250** **within 30 days of the child's birth**.

To enroll your domestic partner, please bring a copy of your City of New York Certificate of Domestic Partnership, a statement of financial interdependence, acceptable supporting documents and your completed application to your Student Health Office. (Remember to bring originals and two photocopies of each document.) Do not send these materials to GHI.

Domestic Partners are two people, both eighteen years of age or older, neither of whom is married or related by blood in a way that would bar their marriage in New York State, with a close and committed personal relationship, and who have been living together on a continuous basis.

Do not send payment with your enrollment form — you will be billed by GHI. The enrollment form is due to GHI by the deadline indicated on the form. **If you do not receive your bill within two weeks after you have received your ID card, please notify GHI.** Failure to pay an outstanding bill will result in the termination of your policy.

HOW TO ELECT GHI COVERAGE

If you wish to join GHI, you must act during one of the designated open enrollment periods held twice each year, during the fall and spring semesters.

Fill out an enrollment form and return it to GHI

in the enclosed business reply envelope. **If you have GHI/CUNY coverage and would like to maintain your coverage, TAKE NO ACTION.** GHI will bill you for your coverage automatically.



ENROLLMENT PROCESSING

Send your completed enrollment form, without payment, to GHI. **Be sure to make a copy for your records before you send it to GHI.** If your completed enrollment form is received between the first and fifteenth of the month, your effective date of coverage will be the first of the month in which the enrollment form is received.

If your enrollment form is received after the fifteenth of the month, your effective date of coverage will be the first of the following month.

After your enrollment form has been approved, you will be sent a bill and your GHI ID card. Please note that coverage will not become effective until GHI receives payment for the entire initial premium.

CHANGE OF ADDRESS

Please notify us immediately of address changes, so that we can ensure you receive your premium invoice and other important information about your program without delay. Please mail a postcard or letter to GHI with your name, GHI ID number, and new address to:

GHI
P.O. Box 2820
New York, NY 10116-2820



HOW TO CONTACT GHI

If you have any questions regarding the GHI/CUNY Student Health Insurance Program, call GHI at **1-212-501-4444**.

VISIT OUR WEB SITE FOR HELPFUL INFORMATION

Visit our member portal at **www.ghi.com** for a full description of GHI plans and programs, to download forms and to view an up-to-date listing of network physicians and specialists — including maps and directions to their offices. Registered members have 24-hour access to **myGHI for Members**, a secure PIN-protected area where members can:

- View an electronic version of your Explanation of Benefits statements (EOBs).
- View detailed information about your benefits, including admission procedures and emergency information.
- Verify eligibility for yourself and your dependents.
- Request replacement ID cards.
- Access a wide range of health assessment tools and up-to-date consumer health information.

In addition, you may view and pay your insurance premium bill online safely and securely with a credit card or a checking account through an “autopay” feature on myGHI for Members.

441 Ninth Avenue, New York, NY 10001-1681



an EmblemHealth company

Your next chance to add this important coverage will not occur until next semester.

This brochure provides only a brief overview of benefits. Coverage is subject to all terms, conditions, limitations and exclusions contained in the group contract and certificate of insurance. In the event of any inconsistency between this brochure and the contract and certificate of insurance, the terms of the contract and certificate of insurance shall be controlling.

Group Health Incorporated (GHI) is an EmblemHealth company.

GHI Policy Forms: PLH-5144B, PLH-5339, et al.

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