2016-2017
Student Health Insurance

NEW WAIVER POLICY
PLEASE READ INFORMATION ENCLOSED

Important Information
Regarding Mandatory Health Insurance
Dear Student,

Buffalo State College is concerned about the health and safety of our students and requires all full-time graduate and undergraduate students to have health insurance. To assist students in meeting this requirement, the Buffalo State College Student Health Insurance Plan has been developed especially for BSC students. The plan provides coverage for preventive care as well as for sickness and injuries that occur on and off campus. The plan includes special cost-saving features to keep the coverage as affordable as possible. This pamphlet contains a summary of the plan benefits. The current plan provides health insurance through Consolidated Health Plans. Details are available through the Weigel website – http://weigel.buffalostate.edu/.

**ALL FULL TIME** students enrolling in Fall 2016 will be charged $1,790 for the plan on their tuition bill. (A student is considered full time if they are taking 12 or more credit hours). Coverage will begin August 13, 2016 and ends on August 12, 2017. **Students with existing insurance who do not wish to be on the plan, must complete the online waiver at:** https://consolidatedhealthplan.com/group/82/waiver/1 to avoid charges. The **deadline to complete the online waiver is September 30, 2016.** Students who previously waived the SUNY Buffalo State Health Insurance are now required to complete the waiver **annually.** Students who waive the insurance, then lose their private insurance coverage, are not automatically enrolled into the school's insurance, and must contact the health center to request enrollment.

Students who have not exhausted their federal loan or federal work study eligibility can contact the financial aid office (716) 878-4902 to see if their eligibility can be increased to cover the cost of health insurance. Also, a Student Health Insurance Assistance Fund has been established to assist students who are having difficulty in meeting the cost of mandatory health insurance. Contact the Weigel Health Center at (716) 878-6711 for more information.

The Student Health Insurance Plan is also available to part-time students and to dependents of insured students during open enrollment. Enrollment forms are available at Weigel Health Center. Dependent rates are listed in the plan brochure.

Please contact the Health Center staff at (716) 878-6711 or stop in for assistance with enrollment or the waiver process.

Sincerely,

Hal D. Payne, J.D. Vice President for Student Affairs
Theresa R. Stephans Hains, M.D., Director, Weigel Health Center
Everyone is required to have health insurance. Here are some reasons why you should consider the SUNY Buffalo State Student Health Insurance:

- Some plans, especially HMO’s, do not provide coverage for care rendered outside of the network. Please be sure to check with your current carrier about coverage when away from home.
- If covered under a parents’ plan, your coverage may end upon you reaching 26 years of age. Please check with your parents’ plan to be sure that you will not “age out” of your plan and that your coverage will be maintained throughout the current school year.
- Do you currently have prescription coverage? If not, this plan does, with $10 co-pay for generic drugs and $25 co-pay for brand-name drugs.

DO I NEED COVERAGE

WAIVER PROCESS

All Full-time students (12 credits or more) who have their own health insurance and do not want the insurance provided by the college are required to complete the online waiver annually effective Fall 2016. The deadline to complete the online waiver is September 30, 2016. The waiver is available at: https://consolidatedhealthplan.com/group/82/waiver/1.

ABOUT CONSOLIDATED HEALTH PLANS

Consolidated Health Plans (CHP) is the plan representative that administers and services claims for the SUNY Buffalo State Student Health Insurance Plan. Our Student Health Insurance products serve students in over 140 colleges and universities throughout the United States. With over 20 years of experience in this market, we strive for innovative plan designs and features that will keep costs low. Our goal is to provide students with a user-friendly insurance plan that provides the coverage they need and is easy to use.

For a complete description of the plan, please visit our website at: www.chpstudent.com, select “SUNY Buffalo State” from the drop-down list, then select “2016-17 Benefits Brochure”. Please refer to the Brochure/Certificate for information regarding coverage and plan specifics.

QUESTIONS?
Call us at (800) 633-7867
Or visit us at: www.chpstudent.com
First Stop, Your Student Health Service.
When you need care, consider Weigel Health Center as your first stop. They can provide the immediate attention you need and address routine health needs.

If you need care that the Health Center can’t provide, they’ll refer you to a doctor or other health care provider. By enrolling in this insurance program, you have access to the Cigna PPO Network. You are not required to use a Cigna PPO provider, however; use of a provider in the network may reduce your out of pocket expenses as network providers have negotiated to accept lower fees as payment for their services.

To locate participating providers visit: www.chpstudent.com, select “SUNY Buffalo State” from the drop down list and under “Your Provider Networks” click on Cigna.

**Benefits at a Glance***

<table>
<thead>
<tr>
<th>Preferred Provider Network Cigna (<a href="http://www.cigna.com">www.cigna.com</a>)</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Year Maximum Benefit</td>
<td>Unlimited</td>
<td></td>
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<tr>
<td>Policy Year deductible</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Insured Percent</td>
<td>80% of Preferred Allowance (PA)</td>
<td>70% of Reasonable &amp; Customary (R&amp;C)</td>
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<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,500 Individual $7,000 Family</td>
<td>$7,000 Individual $14,000 Family</td>
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<tr>
<td>Inpatient Hospital Services (Requires Pre-authorization)</td>
<td>80% of PA</td>
<td>70% of R&amp;C</td>
</tr>
<tr>
<td>Emergency Room Expense</td>
<td>80% of PA after $75 copay per visit</td>
<td>80% of R&amp;C after $75 copay per visit</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>80% of PA</td>
<td>70% of R&amp;C</td>
</tr>
<tr>
<td>Ambulance Expense</td>
<td>100% of PA</td>
<td>100% of R&amp;C</td>
</tr>
<tr>
<td>Physician’s Office Visits</td>
<td>100% of PA after $10 copay per visit</td>
<td>90% of R&amp;C</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>$0 Copay for Generic Contraceptive; $10 Copay for Generic Drugs; and $25 Copay Brand Name Drugs.</td>
<td></td>
</tr>
<tr>
<td>Wellness/Preventive/Immunizations</td>
<td>100% of PA</td>
<td>70% of R&amp;C</td>
</tr>
<tr>
<td>Diagnostic X-Ray and Laboratory Expense</td>
<td>80% of PA</td>
<td>70% of R&amp;C</td>
</tr>
<tr>
<td>Outpatient Mental Health</td>
<td>80% of PA</td>
<td>70% of R&amp;C</td>
</tr>
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</table>

*For more information on the above benefits, please refer to the Student Health Insurance Brochure.*
All full-time domestic undergraduate and graduate students (taking 12 credit hours or more) are automatically enrolled in, and charged for, the Plan on their tuition bill unless an on-line Waiver Form with proof of other coverage is submitted by the deadline (see below).

If you lose your private insurance coverage you will not automatically be enrolled into this plan. You must contact the Weigel Health Center to request enrollment.

To waive on-line: visit www.chpstudent.com, select “SUNY Buffalo State” from the dropdown list and choose “Waiver” from the orange tabs. Follow the instructions to complete the on-line waiver form and press “Submit”. Students are required to complete the online waiver annually according to the new Waiver policy.

Students and eligible dependents may enroll at the beginning of the semester in which the student is first registered. Waiver and dependent Enrollment deadlines are as follows:

- Fall 2016: September 30, 2016
- Spring 2017: February 24, 2017
- Summer 2017: June 30, 2017

Part-time domestic students are eligible to purchase this coverage, however they are not automatically enrolled in the Plan. Covered students may also insure their eligible dependents (includes your spouse, domestic partner and children under the age of 26).

**Enrollment for Students:** For part-time students or students who lose coverage, contact the Weigel Health Center at (716) 878-6711 to be enrolled.

**Enrollment for Dependents:** For dependent coverage, call CHP at (800) 633-7867 or visit: www.chpstudent.com, select “SUNY Buffalo State” from the drop down list and choose “Enroll” from the orange tabs. Complete the form and submit with payment to Consolidated Health Plans.
Student Travel Assistance

Consolidated Health Plans provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Consolidated Health Plans at 1-800-633-7867. If you are traveling and need assistance in North America, call the Assistance Center toll-free at: 877.305.1966 or if you are in a foreign country, call collect at: 715.295.9311. When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.

Accidental Death & Dismemberment Benefit

Refer to the SUNY Buffalo State brochure for more information.

Vision Savings Plan

As a member of CHP, you have access to the Davis Vision Affinity Discount Program for eyewear and other services.

To locate a participating Davis Vision provider, log on to www.davisvision.com and enter Control Code 2290. When you visit a Davis Vision provider, show your ID card and the care you receive will be discounted at the point of service. Because the Vision Discount is not insurance, there is no need to submit claims; providers will request payment at the time services are rendered. For details on any of these programs go to: www.chpstudent.com under “your links”.

Plan Premiums

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<tr>
<th></th>
<th>Annual 8/13/16 – 8/13/17</th>
<th>Spring / Summer 1/22/17 – 8/12/17</th>
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</thead>
<tbody>
<tr>
<td>Student*</td>
<td>$1,790</td>
<td>$1,009</td>
</tr>
<tr>
<td>Spouse / Domestic Partner</td>
<td>$1,760</td>
<td>$979</td>
</tr>
<tr>
<td>Each Child</td>
<td>$1,760</td>
<td>$979</td>
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</tbody>
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*Administrative fee has been added to the premium.
Dental Discount Program

Our Dental Discount program is designed to offer an affordable solution for students who cannot afford an individual or family dental insurance plan. For minimal cost, this plan offers discounts at over 62,000 dentists nationwide. Visit www.chpstudent.com; see Dental Discount Card under optional programs for details and to purchase.

For more Information

This pamphlet provides a brief explanation of the Plan. For a complete Plan description, please view the 2016-2017 Plan Brochure/Certificate on the web at www.chpstudent.com, select SUNY Buffalo State from the drop-down list, then select “2016-17 Benefits Brochure”.

This Plan is endorsed by SUNY Buffalo State and is administered by Consolidated Health Plans.

Benefits are paid in accordance with state mandates.

For more information
Consolidated Health Plans
2077 Roosevelt Ave
Springfield, MA 01104
(800) 633-7867
www.chpstudent.com
IMPORTANT:

Informational Material for SUNY Buffalo State Student Health Insurance Plan. All Full Time Students must respond by September 30th.

Weigel Health Center
SUNY Buffalo State
1300 Elmwood Avenue
Buffalo, NY 14222

Weigel Health Center