



Student Health Insurance Information and Enrollment/Waiver Process

Academic Year 2024–2025

SUBMISSION DEADLINE: September 30, 2024

The Jewish Theological Seminary offers an extensive Student Health Insurance Plan for you, your spouse or domestic partner, and dependent children. The plan is administered through the Columbia Student Health Insurance Plan and is underwritten by Aetna Student Health. This plan provides coverage from August 15, 2024 – August 14, 2025.

PLEASE NOTE:

-YOU MUST COMPLETE THE ENROLLMENT OR WAIVER PROCESS AT THE START OF EVERY ACADEMIC YEAR. Your enrollment or waiver will be valid for the entire academic year but does not transfer automatically from year to year. For the enrollment/waiver process, see page 3.

-ALL FULL-TIME (DEFINED AS TAKING 9 CREDITS OR MORE) AND/OR RESIDENTIAL STUDENTS MUST HAVE HEALTH INSURANCE WHETHER RESIDING ON CAMPUS OR ENGAGING IN ON-CAMPUS ACADEMIC ACTIVITIES, OR ONLINE ONLY.

-IF YOU DO NOT COMPLETE EITHER THE ENROLLMENT PROCESS OR THE WAIVER PROCESS BY SEPTEMBER 30, 2024, WE WILL HAVE NO CHOICE BUT TO PUT A HOLD ON YOUR ACCOUNT AND THEREBY YOU WILL NOT BE ALLOWED TO REGISTER FOR OR ATTEND CLASSES. IN ADDITION, YOU WILL BE AUTOMATICALLY ENROLLED IN THE COLUMBIA STUDENT HEALTH INSURANCE PLAN AND WILL BE CHARGED ACCORDINGLY.

THE COLUMBIA STUDENT HEALTH INSURANCE PLAN HAS TWO COMPONENTS:

1. Columbia Health & Related Services (“Columbia Health”) provides students with many important resources including medical care, counseling and psychological services, and self-care programs. Access to these resources and services are provided by Columbia Health located in John Jay Hall on Columbia’s main campus. If you enroll in the Columbia Student Health Insurance Plan, Columbia Health *must* be your first point of contact.

NOTE: THE COLUMBIA HEALTH & RELATED SERVICES FEE IS MANDATORY FOR ALL FULL-TIME AND RESIDENTIAL STUDENTS. STUDENTS STUDYING ABROAD IN ISRAEL ARE EXEMPT FROM THIS FEE FOR THE APPLICABLE YEAR.

2. Columbia Student Health Insurance Plan (underwritten by Aetna Student Health)–There is one level of coverage offered through the plan which is designed to meet students’ health-related needs beyond the on-campus services offered by Columbia Health, and it includes benefits for medical and mental health conditions, including but not limited to chiropractic care, prescriptions, travel abroad benefits and more.

The following are key highlights of the Columbia Student Health Insurance Plan:

- No in-network deductible**
- \$30 in-network office copay**
- No charge for first ten visits for in-network office mental health visits; thereafter, \$20 copay**
- \$150 emergency room copay**
- \$60 urgent care center copay**
- \$15/\$50/\$75 prescription copays**
- 10% co-insurance on in-network services (e.g. laboratory, radiology)**
- \$3,000 in-network individual annual out-of-pocket maximum**

For more complete information regarding the Columbia Student Health Insurance Plan including the Summary of Benefits and Coverage and the Plan Design and Benefits Summary, please refer to the Aetna Student Health website:

www.aetnastudenthealth.com

Dental Benefits: Students enrolled in the Columbia Student Health Insurance Plan have access to covered preventive dental services and specially discounted rates for other dental needs through Columbia Doctors Dentistry. The Columbia Student Health Insurance Plan includes:

- One routine examination per plan year**
- X-rays as needed and with the routine examination**
- One dental cleaning (prophylaxis) per plan year**
- Evaluation of emergency dental conditions**
- A \$20 copay per visit**
- A 25% discount off self-pay fees and on additional services**

These dental benefits are operated by Columbia Doctors Dentistry and are neither underwritten by Aetna nor administered by Aetna Student Health.

Vision Benefits: The Aetna Vision Discount Program offers benefits which are available to students enrolled in the Columbia Student Health Insurance Plan. It offers a discount on optics (prescription and non-prescription), including designer frames and name-brand contact lenses at many nationwide locations. Coverage provides access to discounted prices for many eye care products, including sunglasses, contact lenses, non-prescription sunglasses, contact lens solutions and other eye care accessories. In addition, you can receive up to a 15% discount on LASIK surgery. A listing of participating providers is available on the Aetna website: www.aetnastudenthealth.com

ADDITIONAL INFORMATION ABOUT COLUMBIA STUDENT HEALTH INSURANCE

REFERRALS:

If you are enrolled in the Columbia Student Health Insurance Plan, your primary care provider is Columbia Health. Except for visits to a hospital emergency room or an urgent care facility, referrals for off-campus care are mandatory from Columbia Health. Regarding referral requirements, please refer to the Columbia Health website: <https://health.columbia.edu/content/insurance-office>

ENROLLMENT IN THE COLUMBIA STUDENT HEALTH INSURANCE PLAN (OR WAIVER) PROCESS:

PRIOR TO THE START OF EACH ACADEMIC YEAR, ALL FULL-TIME AND RESIDENTIAL STUDENTS ARE *REQUIRED* TO EITHER:

- 1. ENROLL in the Columbia Student Health Insurance Plan for you (and your dependents, if you choose to do so). Please click on the link below and complete the enrollment process:**

Insurance Enrollment Form: <https://forms.office.com/r/YJjZ16ejyD>

OR

- 2. To waive of the Columbia Student Health Insurance Plan, you must have comparable coverage. Please find information regarding comparable coverage in Appendix I of this document.**

To WAIVE the Columbia Student Health Insurance Plan, please click on the link below and complete the waiver process:

Waiver Form: <https://forms.office.com/r/b9PgJCzw18>

WHAT ARE THE PERIODS OF COVERAGE?

The Columbia Student Health Insurance coverage period is from August 15, 2024 through August 14, 2025. The coverage year for 2024-2025 is divided into two terms:

Fall Term: August 15, 2024 – December 31, 2024
Spring Term: January 1, 2025 – August 14, 2025

WHAT IF I AM NOT A FULL-TIME OR RESIDENTIAL STUDENT?

If you are not a full-time or residential student, you are considered exempt from the student health insurance requirement. However, you may CHOOSE to enroll in Columbia Student Health Insurance Plan by completing the Enrollment process (see page 3). Should you elect to enroll, you will be charged for Columbia Health & Related Services for the entire year.

For a complete list of exempt status students please refer to page 6 of this document.

IMPORTANT INFORMATION FOR LIST COLLEGE STUDENTS:

Joint Program, Columbia University Students: the JTS Office of Human Resources administers your student health insurance (NOT Columbia’s Insurance Office). Therefore, you must complete either the Columbia Student Health Insurance Plan Enrollment or the Waiver process (see page 3). Please note that if you complete the Enrollment or Waiver process with Columbia we cannot accept it

Double Degree Program, Barnard Students: Students in this program are enrolled through Barnard College. Double Degree students should NOT complete the JTS Student Health Insurance Enrollment or Waiver process; instead, they should complete the necessary Barnard College forms.

STUDENT ONLY PREMIUM RATES for 2024-2025

Student Only	Fall	Spring	Annual	Total Annual Fees
Columbia Health & Related Services Fee	\$694	\$694	\$1,388	
Columbia Student Health Insurance Plan	\$2,348	\$3,816	\$6,164	\$7,552 (Health Fee + Insurance Premium)

DEPENDENT ENROLLMENT IN THE COLUMBIA STUDENT HEALTH INSURANCE PLAN:

Students enrolled in the Columbia Student Health Insurance Plan may also choose to enroll their eligible dependents through the JTS Student Health Insurance Plan Enrollment process (see page 3). The deadline to enroll dependents is September 30, 2024.

For additional information about the dependent plan, please reference the JTS link on the Aetna Student Health website: www.aetnastudenthealth.com

All students wishing to enroll their spouse or domestic partner will need to provide the Office of Human Resources with acceptable documentation to verify eligibility for enrollment, e.g., a marriage certificate or certificate of domestic partnership. If you fail to provide documentation, coverage cannot be activated and the premium will be refunded. The deadline for submitting documentation for the 2024-2025 Academic Year is September 30, 2024.

Please note that you will need to complete this verification only once, and there will be no need to submit documentation again unless you are enrolling a different spouse or domestic partner.

STUDENT & DEPENDENT PREMIUM RATES

	Fall 8/15/24- 12/31/24	Spring 1/1/25- 8/14/25	Annual 8/15/24- 8/14/25
Student & Spouse	\$4,696	\$7,632	\$12,328
Student & 1 Child	\$4,684	\$7,614	\$12,298
Student & 2+Children	\$7,020	\$11,412	\$18,432
Student & Spouse & 1 Child	\$7,032	\$11,430	\$18,462
Student & Spouse & 2+Children	\$9,368	\$15,228	\$24,596

*Columbia Health & Related Services Fee for Student + Adult Dependent on the insurance plan - \$2,082 annually; \$1,041 per semester.

OTHER OPTIONAL PLANS:

Voluntary dental plan (the Aetna Dental Preferred Provider Organization (PPO) Plan) is offered through Aetna Student Health. The annual plan premium is \$427 for student only coverage; \$453 for spouse/partner coverage; and \$686 for each child coverage. Please consult the Aetna Student Health website for specific details. To enroll, please complete the Aetna Student Health Dental Enrollment Form on the Aetna Student Health website: www.aetnastudenthealth.com

Voluntary vision plan (the Aetna Vision Preferred Plan) is offered through Aetna Student Health. The annual plan premium is \$81 for student only coverage; and \$199 for family coverage. Please consult the Aetna Student Health website for specific details. To enroll, please complete the Aetna Vision Student Enrollment Form on the Aetna Student Health website: www.aetnastudenthealth.com

ADDITIONAL INFORMATION FOR JTS STUDENTS:

RABBINICAL AND CANTORIAL STUDENTS STUDYING ABROAD:

Full-time Rabbinical and Cantorial students studying abroad can choose to waive out of Student Health Insurance if you have comparable coverage (see Columbia Student Health Insurance Plan Waiver Process on page 3). *Students studying abroad will not be charged the Columbia Health & Related Services Fee.*

EXEMPT STATUS STUDENTS:

Part-Time Students (less than 9 credits irrespective of school)

Non-matriculated

Extended Residence

Matriculation and Facilities

Continuous Registration

Leave of Absence

Defense Semester

Distance Learning

Executive Doctoral

Special Registration

Consortium Students

INTERNATIONAL STUDENT INSURANCE REQUIREMENTS:

Navigating the US healthcare system can be complex. To help ensure that our international students have access to the highest quality of care on-and-off campus, JTS requires all international students to enroll in the Columbia Student Health Insurance Plan (unless a waiver has been applied for, and granted (further details are included in the Waiver process link on page 3 of this document)).

IMPORTANT WEBSITES:

JTS Student Health Insurance:

<http://www.jtsa.edu/health-services>

Columbia Health:

<http://health.columbia.edu/content/insurance-office>

Aetna Student Health:

www.aetnastudenthealth.com

DISCLAIMER:

The Columbia Student Health Insurance Plan may not cover all your health care expenses. It excludes coverage for certain services and contains limitations on the amounts that it will pay. Prior to enrolling in the Columbia Student health Insurance Plan, please read the 2024 - 2025 Summary of Benefits and Coverage and the 2024 - 2025 Plan Design and Benefits Summary on the Aetna Student Health website:
www.aetnastudenthealth.com

**Appendix I - Compare your Health Insurance to the 2024-2025
Columbia Student Health Insurance Plan**

<u>Comparable Coverage Checklist</u>	<u>The Columbia Plan</u>	<u>Your Plan</u>
Type of Plan: Individual/Family	Individual*	
Annual premium	\$6,164	
Annual in-network deductible	\$0	
Co-payments for on-campus Office Visits		
Including Urgent Care	\$0	
Co-payments for off-campus Office Visits	\$30	
Co-payments for off-campus Urgent Care Centers	\$60	
Coinsurance applied to services after deductible is met	10%	
Annual in-network out-of-pocket maximum	\$3,000	
Routine and emergency care provided in the NYC area	Yes	Yes/No
Treatment for pre-existing conditions	Yes	Yes/No
>Outpatient care (ambulatory patient services)	Yes	Yes/No
>Emergency room services	Yes	Yes/No
>Hospitalization (treatment for inpatient care)	Yes	Yes/No
Maternity and newborn care	Yes	Yes/No
Mental health and addiction treatment	Yes	Yes/No
Prescription drugs	Yes	Yes/No
Rehabilitative services	Yes	Yes/No
Laboratory services	Yes	Yes/No
Preventive services, wellness services, and Chronic disease treatment	Yes	Yes/No
Pediatric services	Yes	Yes/No
Other covered benefits:		
>Preventive services at Columbia Health, at no additional charge	Yes	Yes/No
Elective termination of pregnancy	Yes	Yes/No
Wisdom teeth extractions	Yes	Yes/No
Gender affirming benefits coverage (incl. surgery)	Yes	Yes/No
Worldwide travel assistance service	Yes	Yes/No
On campus, in-person support to enrolled students	Yes	Yes/No

This check list is for reference purpose only.