

The New School, in collaboration with Aetna Student Health, is pleased to present the 2009-2010 Student Accident and Sickness Insurance Plan. We offer a student-focused Accident and Sickness Insurance Plan that protects students at school, at home and while traveling or studying abroad. Please read this document carefully as it contains important information regarding New School's Student Accident and Sickness Insurance Plan and Student Health Services requirements. The full benefit description is available by visiting the Student Connection link at www.aetnastudenthealth.com.

Who is eligible/cost?

In compliance with New School policy, **all** degree, diploma, online only, visiting, mobility (study abroad), Lang and Parsons consortium, graduate certificate program, and both graduate and undergraduate degree program non-matriculating students are **automatically charged** a New School Student Health Services Fee as well as an Aetna Student Health Student Accident and Sickness Insurance Plan Fee.

Plan Description		Plan 1 – Student Health Services and Basic Accident Plan	Plan 2* – The New School Student Accident and Sickness Plan	
Cost and Effective Dates of Coverage <i>Please note, if you are not enrolled for the Spring Semester, coverage will end at midnight on January 14, 2010.</i>		Included in Per Semester Student Health Services Fee – \$250 retained by New School.	Annual Coverage** 08/20/09 – 08/20/10	Spring Coverage 01/15/10 – 08/20/10
			\$1,714	\$1,023
Eligibility				
Enrollment Class	Description	Plan 1 – Student Health Services and Basic Accident Plan	Plan 2 – The New School Student Accident and Sickness Plan	
Compulsory Students	All undergraduate students taking six (6) or more credits.	Student Health Services per semester fee (\$250) is mandatory and cannot be declined. This fee is retained by New School.	\$1,714 Annual Charge may be waived by submitting proof of other coverage with a completed Online Waiver Form submitted by the Waiver Deadline Date. The Online Waiver Form can be accessed at www.universityhealthplans.com.	
Optional Students	All undergraduate students who are taking fewer than six (6) credits and graduate students.	Student Health Services per semester fee (\$250) may be declined by submitting a completed Online Waiver Form by the Waiver Deadline Date. This fee is retained by New School.	\$1,714 Annual Charge may be declined by submitting a completed Online Waiver Form by the Waiver Deadline Date. The Online Waiver Form can be accessed at www.universityhealthplans.com.	
Ineligible Students	Milano branch campuses and Parsons Decorative Arts program, Washington, DC.	Ineligible.	Ineligible.	

* Note that you must be covered under Plan 1 in order to purchase Plan 2. The Group Policy Number for Plans 1 & 2 is 812804.

** Fall Installment is \$691.

What are the Waiver Deadline Dates?

If you have comparable insurance coverage you may waive the Student Accident and Sickness Insurance Plan by completing the **Online Waiver Form** by the following Waiver Deadline Dates:

Fall Deadline: September 29, 2009

Spring Deadline: February 22, 2010

Failure to waive coverage by the deadline date will result in the student remaining enrolled in the Insurance Plan and being responsible for the applicable fees. Detailed instructions on how to complete the Online Waiver Form are provided on the reverse side of this flyer.

What is covered?

The chart below shows how the Plan pays benefits for the more frequent types of health care expenses. You can see the difference in your cost when you use Preferred Providers. **This Policy contains some benefit level maximums.** For more details about Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information, and other Plan features, be sure to visit the Student Connection link at www.aetnastudenthealth.com.

Plan 1: Basic Accident Plan (included in the per semester Student Health Services Fee assessed by New School to the student's MyNewSchool online account)

Lifetime Maximum - \$10,000 per Condition		
Plan Deductible - \$100 per Policy Year		
Type of Service or Supply	Preferred Care Benefit Level	Non-Preferred Care Benefit Level
Physician's Office Visit Expenses	Plan pays 90%	Plan pays 60% after \$25 per visit Deductible
Inpatient Hospital Expenses	Plan pays 90%	Plan pays 60%
Emergency Room Expenses	Plan pays 90%	Plan pays 90%
Surgical Charges (Inpatient & Outpatient)	Plan pays 90%	Plan pays 60%

Plan 2: The New School Accident and Sickness Plan (separate Insurance Fee assessed to the student's MyNewSchool online account)

Lifetime Maximum - \$500,000 per Condition		
Plan Deductible - \$100 per Policy Year (waived if already met under Plan 1)		
Type of Service or Supply	Preferred Care Benefit Level	Non-Preferred Care Benefit Level
Physician's Office Visit Expenses	Plan pays 90%	Plan pays 60% after \$25 per visit Deductible
Emergency Room Expenses	Plan pays 90%	Plan pays 90%
Outpatient Lab & X-ray	Plan pays 90%	Plan pays 60%
Surgical Charges (Inpatient & Outpatient)	Plan pays 90%	Plan pays 60%
Inpatient Hospital Expenses	Plan pays 90%	Plan pays 60%
Outpatient Mental Health (Biological)	Covered on the same basis as any other sickness.	Covered on the same basis as any other sickness.
Outpatient Mental Health (Non-biological)	Covered on the same basis as any other sickness to a maximum of 20 visits per policy year.	Covered on the same basis as any other sickness to a maximum of 20 visits per policy year.
Inpatient Mental Health (Biological)	Covered on the same basis as any other sickness.	Covered on the same basis as any other sickness.
Inpatient Mental Health (Non-biological)	Covered on the same basis as any other sickness to a maximum of 30 days per policy year.	Covered on the same basis as any other sickness to a maximum of 30 days per policy year.
Prescription Drugs	100% after a \$10 copay per Generic prescription and a \$20 copay per Brand Name prescription to a maximum of \$800 per policy year.	70% after a \$10 Deductible per Generic prescription and a \$20 Deductible per Brand Name prescription to a maximum of \$800 per policy year.

How do I waive the Student Accident and Sickness Insurance Plan?

You are eligible to waive the New School Student Accident and Sickness Insurance Plan if you have determined that your personal health insurance is comparable to the university's Plan and that you will be insured throughout the entire 2009-2010 Academic Year. **Waivers will only be accepted when completed online by the posted Waiver Deadline Date.**

To waive the New School Student Accident and Sickness Insurance Plan, please visit www.universityhealthplans.com and select the "New School" link. You will be prompted to provide your personal health insurance information through this link. When you have successfully completed the online waiver process you will receive a confirmation email, including your waiver reference number. We suggest that you print out your confirmation email and retain it for your records.

QUESTIONS? If you have questions regarding either the Waiver or Enrollment process, please contact University Health Plans, Inc., at 1.800.437.6448, or via email at info@univhealthplans.com. If you have questions regarding Insurance Benefits, Claims Processing, ID Cards (including lost ID Cards), please contact Aetna Student Health at 1.800.878.1927, or by visiting the Student Connection link at www.aetnastudenthealth.com.

The New School Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. **Aetna Student Health is the brand name for products and services provided by these companies.** This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations.

If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of Benefits.