

Yeshiva Student Insurance Plan (SHIP) Comparison

To be eligible to waive, you must be insured by a plan that is comparable to the SHIP, but the benefits do not have to match exactly. Refer to the chart below for points of comparison. If you are unsure how your plan's benefits compare, you should contact your insurance company's customer service department.

If you choose to waive the SHIP, you acknowledge you are solely responsible for any medical expense you may incur and the school nor the SHIP will be held responsible. If you waive coverage, you cannot voluntarily enroll later unless you qualify for special enrollment rights.

POINTS OF COMPARIOSON	YESHIVA STUDENT INSURANCE PLAN In-Network	YOUR PLAN	NOTES
Annual Cost for Coverage	\$5,342		Compare the <i>annual</i> cost of your plan. If you are enrolled in family coverage, will your family's cost go down if you move to the Yeshiva policy?
Covers non-emergency care in NYC	Yes		Not all health plans provide comprehensive care in all regions. If you are not sure, contact your insurance company. Emergency only coverage may not be sufficient
Unlimited maximum benefit per occurrence per year	Yes		Mandated benefit under health care reform.
Policy Deductible & Co-Insurance	\$600 deductible + 20% co-insurance		High deductible plans can make the cost to access care prohibitive
Covers pre-existing conditions	Yes		Mandated benefit under health care reform
Provides in-patient and out-patient services	Yes, deductible + co-insurance		It is important that this benefit is accessible to you in NYC
Covers mental health and substance use	Yes Outpatient: \$50 copay In-Patient: deductible + co-insurance		It is important that this benefit is accessible to you in NYC
Includes pharmacy coverage	Yes Tier 1: \$25 copay Tier2: \$70 copay Tier: \$100 copay		It is important that this benefit is accessible to you in NYC
Includes laboratory & diagnostic benefits	Yes, deductible + co-insurance		It is important that this benefit is accessible to you in NYC
Provides maternity and newborn care	Yes, deductible + co-insurance		It is important that this benefit is accessible to you in NYC
Provides rehabilitative and habilitative services and devices	Yes, deductible + co-insurance		It is important that this benefit is accessible to you in NYC
Covers medical evacuation, repatriation, and travel assistance services	Yes		Required for students on J-Visas, suggested for all international students and US students traveling outside the US
Does your plan have a US claims address	Yes		Provider may require you pay your bill in full before leaving the hospital/doctor's office if they cannot bill your insurance company.