Health Services

a guide to the health services program, medical insurance plan and immunization requirements for:
• Teachers College
• Jewish Theological Seminary
• Union Theological Seminary
Health Services at Columbia welcomes you to the University

Health Services at Columbia (HSC) provides integrated and accessible services and programs that support the well-being of the campus community, and the personal and academic development of students. We are comprised of more than 100 individuals: medical providers, dietitians, disability specialists, health educators, therapists, psychiatrists, peer counselors, student personnel, support staff and administrative professionals. All programs and services provided by HSC adhere to strict standards of confidentiality.

Reminders: things you must do

All students
- Confirm your insurance selection

New students
- Submit your Measles, Mumps and Rubella form
- Certify your Meningitis vaccination decision
Health Services at Columbia

The Health Service Program is designed to meet the needs of students by providing access to on-campus programs and services. We also manage student medical insurance and New York State public health law immunization compliance. Health Services at Columbia includes the following five departments:

- Primary Care Medical Services
- Counseling and Psychological Services
- Alice! Health Promotion Program
- Office of Disability Services
- Sexual Violence Prevention and Response Program

Primary Care Medical Services (PCMS) provides comprehensive care for routine, urgent and chronic medical needs of students. PCMS also provides sexual health, reproductive and gynecological services, travel medicine, LGBTQ health care, immunizations, and referrals. PCMS is organized into three practice groups to provide accessible and well-coordinated medical care and advice that is responsive to the needs of students. Students are encouraged to select a primary care provider (bios and photos are available online). When PCMS is closed, a clinician-on-call can provide telephone advice about urgent medical conditions.

Counseling and Psychological Services (CPS) supports the psychological and emotional well-being of the campus community. CPS offers short-term individual counseling, couples counseling for students and their partners, student life support groups, medication consultation, training and emergency consultation. Students are encouraged to select a CPS clinician (bios and photos are available online). The University’s Health Service Fee includes limited coverage for off-campus outpatient mental health services. Students must obtain a referral from a CPS clinician prior to beginning psychotherapy, psychiatric services or substance abuse treatment to make use of insurance benefits provided through the fee. When CPS is closed, a clinician-on-call can provide telephone advice about urgent mental health concerns.
Alice! Health Promotion Program seeks to make the campus healthier by connecting students with information and resources, cultivating healthy attitudes and behaviors and fostering a culture that values and supports a healthy community. Alice! provides workshops and training, programs such as the 100 m.i.l.e. Club and Stress-busters, and is home to Go Ask Alice!, the health question-and-answer website.

Office of Disability Services (ODS) empowers students with disabilities to realize their academic and personal potential by facilitating equal access and coordinating reasonable accommodations and support services for eligible students. This approach is consistent with the spirit of the Americans with Disabilities Act and emphasizes student ability and independence. Students seeking reasonable accommodations or support services from ODS are required to register with the office.

Sexual Violence Prevention and Response Program (SVPRP) provides comprehensive and integrated education, support and advocacy about sexual and relationship violence. Through innovative programming and community collaboration, SVPRP empowers students to heal from sexual violence, make informed decisions and take action to end sexual and relationship violence.
Immunization Requirements

There are two immunization requirements that all new students must meet before the designated deadlines:

Documentation of Immunity to Measles, Mumps and Rubella (MMR)
New York State public health law requires that college and university students taking six or more points provide documentation of immunity to measles, mumps and rubella (MMR) before their first term of study. There are several ways to document immunity. The options are described on the Columbia University MMR form, which is available at www.health.columbia.edu. Completed forms must be submitted by your school’s specified deadline.

Teachers College (TC) students provide their documentation of compliance with immunization requirements on the TC Immunization Record Form to the TC Office of Insurance and Immunization Records no later than Aug. 1, 2006.

Jewish Theological Seminary (JTS) students provide their documentation of compliance with immunization requirements to the JTS Office of the Registrar.

Union Theological Seminary (UTS) students provide their documentation of compliance with immunization requirements to the UTS Office of Student Life.

Meningococcal Meningitis Vaccination Decision
New York State public health law also requires that college and university students receive information from their institutions about meningococcal meningitis and the vaccine that protects against most strains of the disease that can occur on university campuses. Columbia students must make an informed decision about being vaccinated and certify their decision at www.health.columbia.edu. Full instructions are given online, and the process takes two to three minutes. Students must formally indicate their decision about being vaccinated before they will be permitted to register for classes.

Additional Immunizations
Health Services at Columbia recommends that students receive all routine childhood vaccinations, an updated tetanus booster, vaccination for hepatitis B (three dose series) and varicella (chicken pox). All vaccines are available at PCMS for a fee to cover the cost of the immunizations.
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**Scheduled Premiums**

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**Health Service Fee**

- Columbia Student Medical Insurance Preliminary
- Total: $356
- Fall: $356
- Spring: $356

Please note: Spring premiums are higher because they include summer coverage. Spring coverage begins on June 16, 2007.
Health Service Fee

By paying the Health Service Fee, students enroll in the Health Service Program and can access the programs and services provided on-campus through our five departments. The fee also includes coverage for specific off-campus services (see below). The fee is mandatory and automatically billed through the Student Account Statement to all full-time or residential students and to those who elect enrollment in the Columbia Student Medical Insurance Plan. Other students may elect enrollment in the Health Service Program; the fee is then added to the Student Account Statement. After paying the fee, students pay no additional charges when using services provided on campus, except for immunizations and travel assessments. The fee provides coverage for services from Sept. 1, 2006, to Aug. 31, 2007.

Laboratory tests, radiology services and prescriptions ordered by Health Services providers are not covered by the fee. Students will need to provide their health insurance coverage information at the time these services are received.

Students not enrolled in the Health Service Program may receive care through Primary Care Medical Services for a fee of $60 per visit.

Spouses and partners of Columbia students are not eligible to enroll in the Health Service Program. In urgent situations, spouses and partners may receive care at Primary Care Medical Services for a $60 fee per visit. Health Services at Columbia is unable to provide services to dependent children.

Enrollment in the Health Service Program

Teachers College (TC) students receive services provided by Health Services at Columbia through enrollment in the Health Service Program. Full-time and residential students are automatically enrolled in the Health Service Program. Part-time students enrolled in degree-granting programs may elect enrollment in the Health Service Program. Enrollment is coordinated by the TC Office of Insurance and Immunization Records. Once enrolled in the Health Service Program, TC students receive the same services provided for other Columbia students, with the exception of assistance provided through the Office of Disability Services. At TC, these services are provided through the Office of Access and Services for Individuals with Disabilities.

Jewish Theological Seminary (JTS) students receive services provided by Health Services at Columbia (HSC) through enrollment in the Health Service Program. Full-time and residential students are automatically enrolled in the Health Service Program. Part-time students may elect enrollment in the Health Service Program. Enrollment is coordinated by the JTS office of Human Resources. Once enrolled in the Health Service Program, JTS students receive the same services provided for Columbia students, with the exception of assistance provided through the Office of Disability Services. At JTS, these services are provided through the Dean’s Offices in the individual schools. The Student Counseling Center, under the auspices of the Office of Student Life, is committed to the delivery of psycho-social counseling services to students. JTS students also have access to the Counseling and Psychological Services at HSC.
Union Theological Seminary (UTS) students receive services provided by Health Services at Columbia through enrollment in the Health Service Program. Full-time and residential students are automatically enrolled in the Health Service Program. Part-time students may elect enrollment in the Health Service Program. Enrollment is coordinated by the UTS Office of Student Life. Once enrolled in the Health Service Program, UTS students receive the same services provided for Columbia students, with the exception of assistance provided through the Office of Disability Services. At UTS, reasonable accommodations and services are coordinated through the UTS Office of Student Life.

Coverage for Specific Off-Campus Services
Limited coverage for certain off-campus services is provided through the Health Service Program. This coverage is separate from the Columbia Student Medical Insurance Plan. It is available to all students enrolled in the Health Service Program regardless of the type of health insurance plan a student carries. There are limits and restrictions on this special coverage. Please review the descriptions and procedures for utilizing benefits at www.health.columbia.edu. Coverage is provided for:

- off-campus mental health services*
- outpatient treatment for chemical abuse*
- elective termination of pregnancy
- treatment of accidental injury or medical emergencies, including emergency room care, emergency inpatient hospital care, physician services related to the treatment of accidental injury or medical emergencies

*Coverage is available only after a referral has been provided by a Counseling and Psychological Services clinician.
Columbia Student Medical Insurance Plan

While many health concerns can be addressed effectively by our on-campus clinicians, some may require intensive, emergency or ongoing treatment by outside providers. For this reason, Columbia University requires all registered full-time students to have acceptable health insurance coverage. The University offers the Student Medical Insurance Plan at two levels of coverage: Basic and Comprehensive, in partnership with Chickering Benefit Planning Insurance Agency, Inc. Coverage is underwritten by Aetna Life Insurance Company. To ensure that students have adequate coverage, all registered full-time students are automatically enrolled in the Basic level of the Plan if no valid waiver request is submitted by Sept. 30, 2006, for fall enrollment and Feb. 1, 2007, for spring enrollment. However, students at affiliated schools—Teachers College, Jewish Theological Seminary and Union Theological Seminary—may have different deadlines. Please check with your school. Full-time students must confirm their insurance selection every year by actively enrolling in the Basic or Comprehensive level of the Plan or by requesting a waiver of automatic enrollment in the Columbia Student Medical Insurance Plan and demonstrating coverage under another comparable policy.

Students must confirm, upgrade or request a waiver from automatic enrollment in the Columbia Student Medical Insurance Plan every year before the specified deadline.

How the Plan Works with the Health Service Program

The Columbia Student Medical Insurance Plan works with the Health Service Program to provide consistent, efficient care that complements the programs offered on campus:

- Primary Care Medical Services (PCMS) providers are the primary care providers for students enrolled in the Columbia Student Medical Insurance Plan.
- Clinicians in PCMS and Counseling and Psychological Services (CPS) arrange access to off-campus care and services after students are seen and evaluated on campus.
- A referral by PCMS or CPS is mandatory when seeking off-campus services to utilize benefits under the Columbia Student Medical Insurance Plan. If a referral is not obtained in advance of seeking off-campus services, benefits will not be available under the Columbia Student Medical Insurance Plan.

What the Columbia Student Medical Insurance Plan Offers

Go to www.health.columbia.edu for a complete list of plan benefits and what is covered under each plan, which includes but is not limited to:

- Physician office visits, including allergy care
- X-rays and outpatient laboratory services
- Inpatient hospitalizations
- Dependent coverage enrollment options
- Pre-natal and maternity care*
- Dental care options
- Discounted vision care
- Emergency travel assistance services*
- Emergency care*
- Prescription plan benefits, including contraceptive medications and devices
- Mental health coverage
- Surgical services

* For these benefits, services must be arranged by Assist America.

For these benefits, a referral does not need to be obtained in advance.
Basic Level of the Plan
The Basic Level of the Columbia Student Medical Insurance Plan is designed to provide a level of coverage that is adequate for many people attending college or graduate programs. It is appropriate for students who:

- Do not have a chronic health condition
- Do not expect to need health care services frequently
- Are looking for essential coverage at a reasonable cost
- Are interested in utilizing a “pay-as-you-go” strategy: participants pay a lower insurance premium at the outset but a higher proportion of the cost of any services that may be utilized

The total maximum aggregate lifetime benefit available in the Basic Level of the Plan is $300,000.

Comprehensive Level of the Plan
The Comprehensive Level of the Columbia Student Medical Insurance Plan includes all of the benefits provided by the Basic Level of the Plan as well as more extensive benefits in certain areas:

- Additional $500 maximum mental health benefit per year over Health Service fee coverage of $1,000 per year (total maximum benefit per year: Health Service Fee + Comprehensive Plan = $1,500)
- Additional $2,000 lifetime mental health benefit over Health Service fee coverage (total maximum lifetime benefit: Health Service Fee + Comprehensive Plan = $6,000)
- Enhanced benefits for prescription drugs, physical therapy and other services

For students who have chronic health conditions, take prescription drugs regularly or anticipate utilizing mental health services in an ongoing way, this level of the Columbia Student Medical Insurance Plan may be appropriate. Students will:

- Pay a higher insurance premium up front
- Pay less in out-of-pocket expenses as services are utilized
- Have a total maximum aggregate lifetime benefit of $1,000,000 available through the Comprehensive Level of the Plan.

Enrollment in the Columbia Student Medical Insurance Plan
Teachers College (TC) full-time and residential students are automatically enrolled in the Basic Level of the Columbia Student Medical Insurance Plan. TC students may request enrollment in the Comprehensive Level of the Columbia Student Medical Insurance Plan or a waiver of automatic enrollment if documentation of comparable insurance coverage is provided. Part-time students may elect enrollment in the Health Service Program and the Columbia Student Medical Insurance Plan. Enrollment is coordinated by TC’s Office of Insurance and Immunization Records.

Jewish Theological Seminary (JTS) full-time and residential students are automatically enrolled in the Basic Level of the Columbia Student Medical Insurance Plan. JTS students may request enrollment in the Comprehensive Level of the Columbia Student Medical Insurance Plan, or a waiver of automatic enrollment if documentation of comparable insurance coverage is provided. Part-time students may elect enrollment in the Columbia Student Medical Insurance Plan. Enrollment is coordinated by the JTS office of Human Resources.
Union Theological Seminary (UTS) full-time and residential students are automatically enrolled in the Basic Level of the Columbia Student Medical Insurance Plan. UTS students may request enrollment in the Comprehensive Level of the Columbia Student Medical Insurance Plan, or a waiver of automatic enrollment if documentation of comparable insurance coverage is provided. Part-time students may elect enrollment in the Health Service Program and the Columbia Student Medical Insurance Plan. Enrollment is coordinated by the UTS Office of Student Life.

Funded Graduate Students
Contact your departmental administrator, Financial Aid Office or Fellowship Office for information about whether your school provides funding to cover any portion of the Columbia Student Medical Insurance Plan premium for you and your dependents.

Study-Abroad Students
Students expecting to participate in any Study Abroad program should consult with an Insurance Specialist at Health Services about the type of insurance coverage they will rely on while traveling. All registered full-time and residential students are automatically enrolled in the Basic Level of the Plan if no valid waiver request is submitted and approved. Full-time students must confirm their insurance selection each year by actively enrolling in the Basic or Comprehensive Level of the Plan or by requesting a waiver of automatic enrollment in the Columbia Student Medical Insurance Plan and demonstrating coverage under another comparable policy.

Plan ID Cards
Prior to receiving an insurance ID card, some services are available to students enrolled in the Columbia Plan. Your provider may require that you pay for the services and then seek reimbursement from Chickering (medical claims) or Aetna (pharmacy claims). You can expedite receipt of your ID card by actively confirming your automatic enrollment in the Basic level of the Plan or by upgrading your coverage to the Comprehensive level of the Plan prior to the specified deadline.

Fall Term Pharmacy Benefits
To utilize pharmacy benefits before your coverage has been fully instituted, you will have to pay the full cost of any prescription and then submit a claim to Aetna Pharmacy Management for reimbursement of the applicable benefit. Information about prescription drug claims procedures is available at www.health.columbia.edu.
Referrals

A referral from Primary Care Medical Services (PCMS) or Counseling and Psychological Services (CPS) is required to utilize the benefits available under the Columbia Student Medical Insurance Plan for off-campus services, except in emergencies. PCMS and CPS provide referrals after evaluation and treatment on campus has been completed and as the need for outside services is clinically indicated.

- You must obtain a referral from a Health Services provider prior to receiving any off-campus medical, counseling or psychiatric services. Services rendered without an appropriate referral will not be covered under the Columbia Student Medical Insurance Plan.

- We have simplified the referral requirements so that you do not need separate referrals, and there are no time or visit limits for care provided by the same provider for an ongoing condition as long as you are continuously insured. You must have one referral for each condition being treated outside PCMS and/or CPS.

- When you are not in New York City during semester breaks, holidays or the summer, and you are injured or become ill, please call your Health Services clinician so that he or she can determine appropriate treatment. You will be eligible for coverage as long as you get a referral from your on-campus provider in advance of receiving services.

- Even with a referral, you will be responsible for a copay and possible coinsurance charges when seeing an off-campus provider.

- Advance consultation with a Health Services clinician is not required in a true medical emergency.

A referral is not required under the following conditions, although your Health Services clinician can assist you in finding appropriate services,

- Emergency medical conditions (students must return to Health Services for necessary follow-up care).

- Pre-natal and obstetrical care.

- Elective termination of pregnancy.

- For women age 35-40, one baseline mammogram; one per year thereafter for women age 40 and older. Coverage may be provided more frequently if recommended by a physician for a covered person who has a prior history of breast cancer or who has a first degree relative with a prior history of breast cancer.

- Continuing treatment for a condition evaluated in a prior year under the Columbia Student Medical Insurance Plan for which a referral was obtained previously.

- One annual routine Pap smear screening and office visit; Pap smear screenings and women’s health visits are available on campus, where a student pays no copay or deductible. If additional medically appropriate testing is performed as part of an off-campus annual Pap smear screening office visit, benefits for the testing will be payable in accordance with the policy and no referral will be needed.
Waiver from Automatic Enrollment in the Basic Level of the Plan
To request a waiver of automatic enrollment in the Basic Level of the Columbia Student Medical Insurance Plan by providing documentation of alternate coverage under a comparable insurance plan, go to www.health.columbia.edu before Sept. 30, 2006, (or Feb. 1, 2007 for spring enrollment). Alternate coverage must meet at least six criteria, all of which are described at www.health.columbia.edu.

If enrollment in the Columbia Student Medical Insurance Plan has been waived for the fall term the waiver will automatically be extended to the spring term unless a significant life change occurs that warrants enrollment. Some examples of significant life changes are termination of insurance coverage under a partner’s or employer’s benefit plan, or surpassing the maximum age for coverage as a dependent under a parent’s plan. Late requests for enrollment will be reviewed upon receipt of documentation of such a change.

Because students’ alternate insurance coverage may change, students wishing to request a waiver of automatic enrollment in the Columbia Student Medical Insurance Plan must submit a new waiver request by Sept. 30 of each year the student is registered.

Insurance Charges on Your Fall Term Student Account Statement
If no waiver request is recorded by Sept. 30, the insurance charge will remain on your account and coverage under the Columbia Student Medical Insurance Plan will be in effect.

More Information Online
Please consult www.health.columbia.edu for more detailed information about the following benefits of the Columbia Student Medical Insurance Plan:

- Dental care options
- Travel assistance
- AD/HD and ADD benefit
- Early Arrival Plan
- Dependent plan enhancements
- Continuation Plan
- Aetna Provider Network
Get Involved
Student employees and volunteers work alongside with Health Services at Columbia (HSC) professionals to provide dynamic and essential programs to the campus community. HSC posts fliers and advertisements announcing job openings, internship opportunities and work study positions at the beginning of each semester.

You can also contact the department that interests you directly for more ways to get involved. For more information visit the Work With Us section at www.health.columbia.edu.

Alice! Health Promotion Program
Stressbusters
212-854-8826
stressbusters@columbia.edu

Office of Disability Services
Advocates for Ability
212-854-2388
212-854-2378 (TTY)
disability@columbia.edu

Primary Care Medical Services
Columbia University Emergency Medical Services
cava@columbia.edu

Gay Health Advocacy Project Advocates
212-854-6655
ghap@columbia.edu

Sexual Violence Prevention and Response Program
Rape Crisis/Anti-Violence Support Center Peer Counselors, Advocates and Educators
212-854-4366
rcavsc@columbia.edu
Contact Information

Health Services at Columbia
John Jay Hall, 3rd & 4th Floors
Alfred Lerner Hall, 7th & 8th Floors
New York NY 10027
212-854-2284 (general information)
212-854-3286 (Insurance Office)
www.health.columbia.edu

Chickering Benefit Planning Insurance Agency, Inc.
1 Charles Park
Cambridge MA 02142
800-859-8471 (customer service)
www.chickering.com/columbiadirect.html

Eligibility maintenance; collection of premiums for dependent coverage; identification card distribution; medical management (assisted by Aetna); claim payment; customer service; listing of providers and pharmacies.

Chickering Claims Administrators, Inc.
P.O. Box 15708
Boston MA 02215-0014
800-859-8471
www.chickering.com/columbiadirect.html

Aetna Life Insurance Company (ALIC)
151 Farmington Avenue
Hartford CT 06156
Policy No. 704502

Aetna Pharmacy Management Services:
800-AETNA-Rx (238-6279)

Assist America, Inc.
Toll free within the US: 800-872-1414
Outside the U.S., call collect (dial U.S. access code): +301 656 4152
medservices@assistamerica.com

Coordination of travel benefits; emergency assistance while traveling.

Unum Provident Life Insurance Company of America
Contact Chickering Claims Administrators, Inc., 800-859-8471
Support in the case of accidental death or dismemberment.
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