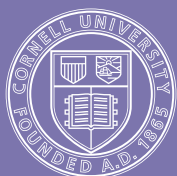


**Insure
Your Health**

2011-2012

Undergraduate Packet



Cornell University
Office of Student Health Insurance

For more information
visit www.studentinsurance.cornell.edu
phone 607.255.6363

July, 2011 Letter to Cornell Families

Insure
Your Health

Dear parents and guardians,

As the mother of three (one of whom graduated from college in May), I have experienced many of the emotions you may be feeling as your student prepares for the next step as a Cornell student. Excitement, worry, trepidation, pride: they come at every stage of the college experience. Parents of new students will glimpse the beginnings of great personal, social, and intellectual unfolding in their children. Parents of returning students will marvel at the ongoing evolution, and receive even more practice in the challenging process of letting go.

It's not always easy. It's not easy to entrust our children's care to others. It's not easy to be confident they will know when, where and how to reach out for help. Let me assure you that my colleagues and I at Gannett Health Services are invested in your student's well-being. We chose to specialize in college student health because we genuinely enjoy college students and believe that good health will maximize their quality of life and academic success. We provide high quality, integrated medical, mental health, and health promotion services geared to the needs of young adults who are discovering new independence and responsibility, while living close together in an intense learning environment.

Gannett serves as the primary care provider for students when they are in Ithaca. We want your student's experience of seeking health care to be as easy as possible. We work hard to be "user-friendly." Still, it is your support that will make all the difference in helping your student get appropriate insurance coverage, and confidently come to us for services or advice.

Selecting an effective health insurance plan is one of the most important ways you can support your student's well-being. We encourage students and their families to become "informed consumers" of health care with knowledge and understanding of how their health insurance works. Take a moment to read this year's "Choosing Health Insurance" fact sheet. Although U.S. family health insurance plans now are required to offer coverage for children up to the age of 26, many do not provide adequate coverage for students who are away from home and "out of area." Others have high deductibles or "out of pocket" costs that make students hesitate to seek needed care.

Make sure you understand any plan you are considering. What will it cover and how will it work at Cornell, in Ithaca, and at other destinations your student travels to for study, work, or recreation? Will it facilitate timely and confidential access to affordable health care? How does it compare to Cornell's Student Health Insurance Plan (SHIP)? The SHIP is broadly recognized as a model student health insurance program, one that provides outstanding coverage well-matched to the services provided on campus and in the Ithaca area, and the varied needs of mobile Cornell students.

Parents also have a very important role in helping students make decisions about protecting their health and seeking health care. In a recent survey, students confirmed what we guessed: they want to be able to turn to their parents *first* to talk about a health-related concern. We also observe them in sensitive situations in which they don't want to worry their parent or risk your disapproval, or where they just want to handle something on their own. We encourage you to open the door to conversations about stress, relationships, alcohol and drugs, emotional well-being, and concerns for others.



If your student has an ongoing physical or mental health problem, talk about the importance of making a connection with a health care provider before an urgent need arises. Students often put off seeking care for a "small" problem and then end up missing classes, work, and other important activities. Please join us in helping them learn how to make effective and timely use of the many health resources available to them.

Finally, please understand that, while we encourage our patients to involve their families in health matters, privacy laws require that we have their consent to talk with you about *anything* related to their health care (including bills). However, confidentiality does not limit what *you* can say to us, so please do not hesitate to call to share the observations and concerns of a parent or get general information about our services.

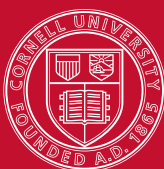
Throughout the year, the Gannett and Office of Student Health Insurance websites will highlight many important health issues and resources. We hope the information they provide will help us partner effectively in supporting your son or daughter through this incredible, if challenging, period of growth.

Sincerely,

A handwritten signature in black ink, appearing to read "Janet Corson-Rikert". The signature is fluid and cursive.

Janet Corson-Rikert, MD

Assistant Vice President for Campus Health
Executive Director of Gannett Health Services



Cornell University
Gannett Health Services

For more information
visit www.studentinsurance.cornell.edu
phone 607.255.6363

Your health is essential to achieving your goals at Cornell. Access to health care and effective health insurance are essential to your health. Without adequate coverage, unexpected medical expenses could alter your future dramatically. That is why Cornell requires all students to have quality health insurance.

What insurance will meet Cornell's requirements *and* be right for you? A parent's plan? An employer plan? Cornell's Student Health Insurance Plan (SHIP)? You are in the best position to make that decision, if you make it as an "informed consumer." Make sure you understand the details of any plan you are considering: what it covers, how it works, and whether it facilitates or impedes access to timely, affordable, convenient, and confidential care – at Cornell, in Ithaca, or wherever you go for study, work, or travel. Compare plans on these points.

Accessibility

- First, determine how a plan will (or will not) cover various kinds of health services (lab tests, xrays, prescriptions, specialty care, hospitalization, etc.) in Ithaca, or wherever you may need it.
- Some plans provide adequate coverage for students in Ithaca or elsewhere; many will not. If a plan requires travel to an in network provider or facility, please reconsider. Students are not well-served if they have to delay getting needed health care, take time to travel out of town, or pay out of network costs.
- Students in Ithaca: make sure your insurance will cover services at Cayuga Medical Center. The nearest alternatives for hospital and diagnostic coverage are likely to be 30 or more minutes away. In rural upstate New York, transportation options are quite limited, especially for someone who is sick, injured, and busy at school.
- SHIP covers inpatient and outpatient medical and mental health care coverage in the Ithaca area, with minimal out of pocket expenses for students. It also provides access to a national provider network and extensive assistance for Cornell travelers who become ill or injured anywhere in the world.

Privacy

- Cornell students often express concerns related to the privacy of their health care and insurance.
- Sometimes, students who are covered by a parent's plan avoid seeking care for sensitive health issues, or choose to pay out of pocket, rather than submit a bill for reimbursement that will disclose personal information.
- Students often tell us they prefer having and learning to use their own insurance, and are more likely to use it without worries related to privacy.

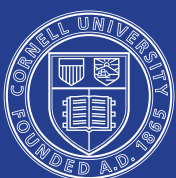
- We encourage students and parents to have conversations about privacy, Explanation of Benefit statements, and payments *before* care is needed and as you consider what health insurance plan will serve you best.

Finances

- All Cornell students are eligible to receive primary care medical and counseling services on campus at Gannett Health Services, *no matter what insurance coverage they have.*
 - Read carefully information about Paying for Health Care at Gannett as you make your decision about health insurance.
 - Gannett does not participate with most insurance plans (students have over 1000 different plans), so students with non-Cornell plans must seek reimbursement for fees by submitting claims to their insurance companies.
 - Ask the provider of any plan you consider what it will cover at Gannett; ask specifically if it will cover laboratory costs at Gannett Health Services and our reference labs (Cayuga Medical Center and LabCorp).
 - Ask about prescription coverage at the Gannett Pharmacy.
- Premiums for dependent coverage through a family plan usually will cost less up front than the SHIP. If the plan meets Cornell's requirements, provides good local coverage, and you can address privacy concerns, it may be a very good deal for you. However, a plan with a lower premium may not be the best choice (for your finances or health) if the coverage is poor.
- Learn the details of how charges will be handled by your insurance so you can assess whether the plan actually provides coverage you can use and afford.
- Compare costs for prescription drug coverage, specialty care, diagnostic services, vision/dental/dependent coverage, etc.
- Do not be tempted by high deductible or "young invincible" health plans. They provide limited or costly routine care, and cause too many students to delay or forego needed services.
- The Student Health Insurance Plan is considered a model, "high value" health plan, with minimal out of pocket costs for services at Gannett (including preventive care) and through a local provider network, access to a national network, even coverage abroad, travel insurance, medical evacuation, and an accidental death benefit.

More information

- **Insurance Matters:** information from Gannett Health Services especially for parents, highlighting the importance of making wise choices about health insurance: <http://www.gannett.cornell.edu/for/parents/insurance.cfm>
- **Case scenarios:** Gannett staff members describe examples of how problems with health insurance arise at Cornell (and how to avoid these problems!): <http://www.gannett.cornell.edu/access/fees/insurance/matters.cfm>



2011-2012 SHIP Overview

The Student Health Insurance Plan (SHIP) has been developed especially for Cornell students (and their dependents) to provide access to consistent, efficient care that complements the health services offered on campus. The details of the plan are reviewed and recommended each year by Cornell's Student Insurance Advisory Committee (a group of student representatives, university administrator, and health services staff) to ensure that the coverage is well suited to the needs of Cornell students and respectful of their budgets.

The plan meets or exceeds all of the standards for student health insurance developed by the American College Health Association. The SHIP is underwritten by Aetna Life Insurance Company. For information about what the SHIP covers at Cornell, in the Ithaca area and beyond, how to make the most of your benefits, and other aspects of this plan, visit www.studentinsurance.cornell.edu. To learn more about Aetna Student Health or to review the SHIP Master Policy, go to www.aetnastudenthealth.com or call 800.859.8475.

Cornell's SHIP is a policy that:

- Provides extensive coverage at a reasonable cost for most on- or off-campus medical care from August 17, 2011, through August 16, 2012.
- Provides coverage 24 hours a day, 365 days a year, anywhere in the world.
- For students in Ithaca, provides coordination of services by Gannett Health Services staff and a preferred provider network that includes the local hospital.
- Covers inpatient and outpatient mental health care in the Ithaca area.
- Covers pre-existing medical conditions.
- Guards against catastrophic expenses.
- Meets or exceeds all F-1 and J-1 visa requirements.
- Continues coverage for students taking a leave of absence.
- Includes access to worldwide travel assistance and emergency air transportation services.
- Offers optional dental and vision plans for members.
- Provides convenient assistance with enrollment and claims submission through the Cornell University Office of Student Health Insurance.

Premium rates

Student: \$1,898

Spouse/Same-Sex Partner: \$4,036

Child(ren): \$2,568

* For dental and vision program premiums, see the fact sheet entitled "Optional Enrollment."

The rates above include both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Cornell University's administrative fee.

Eligibility

All full-time students are eligible. In absentia students must contact the Office of Student Health Insurance in order to enroll. Students on SHIP may enroll their eligible dependents (spouse, same sex partner, children).

The Cornell University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickerling Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

Reimbursement option

Students who graduate mid-year, who withdraw, or otherwise leave the university prior to the start of spring semester may be eligible for reimbursement of a portion of the premium. Requests must be submitted to the Student Insurance Office before the start of the spring semester.

Restrictions

After the deadline, the premium is nonrefundable (except for dependents who no longer meet eligibility requirements and students who withdraw from Cornell within the first 30 days of the academic year). This restriction applies to all students, including those who have been automatically enrolled.

Identification cards

Each person insured under the SHIP will be issued an identification card. It will be mailed to the student's local address on file with the Office of the University Registrar. If you need services before you receive your insurance identification card, you can print a temporary ID card at www.studentinsurance.cornell.edu.

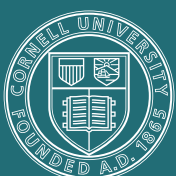
Worldwide travel assistance *

As a SHIP member, you have access to worldwide travel assistance through On Call International. Day or night, every day of the year, whenever you are more than 100 miles from your permanent address, On Call will help you locate qualified medical services, an interpreter or lawyer; make emergency travel arrangements; replace lost travel documents and credit cards; track lost luggage; and much more.

Emergency air transportation*

The SHIP also offers unlimited medical evacuation and repatriation benefits. For most serious accidents or illnesses, these benefits pay toward your air evacuation to the nearest medical facility that can provide the care you need or to your home country for continued treatment and recovery. All services must be coordinated and provided through On Call International. You will receive an On Call identification card with your SHIP ID card. Medical evacuation and repatriation coverage are described in the SHIP Member's Guide.

* These services, programs, or benefits are offered by vendors who are independent contractors and not employees or agents of Chickerling Claims Administrators, Inc., Aetna Life Insurance, or their affiliates.



SHIP Benefits at a Glance

The Student Health Insurance Plan offers coverage designed to provide convenience, accessibility, and flexibility. The purpose of this chart is to give you a sense of the range of benefits and the ways in which they might meet your needs. To understand the details of what the SHIP covers and how it works, please review the comprehensive SHIP Member's Guide available at www.studentinsurance.cornell.edu

Levels of Coverage for SHIP Members

The SHIP provides three levels of coverage. The level of coverage depends upon whether care provided is preferred or non-preferred and, if preferred, whether care is provided in area or out of area.

Preferred Care (In Area)	Preferred Care (Out of Area)	Non-Preferred Care
<ul style="list-style-type: none"> Provides coverage when in the Ithaca or Geneva, N.Y. areas. Includes services provided at Gannett Health Services. A \$10 visit charge applies to most appointments. Additional charges for lab tests, X-rays, and prescriptions are submitted directly to Aetna Student Health. 	<ul style="list-style-type: none"> Provides coverage in most locations in the U.S., a benefit when traveling or studying away from the Ithaca area. 	<ul style="list-style-type: none"> Provides a level of coverage anywhere in the world.
<ul style="list-style-type: none"> Utilizes a local ("In Area") network of health care providers and facilities that have contracted with Aetna to furnish services or supplies for a negotiated charge that is usually lower than the rate charged by most non-preferred providers in this geographic area. Makes a provider list readily available through Aetna's DocFind® site. 	<ul style="list-style-type: none"> Utilizes a national ("Out of Area") network of health care providers and facilities that have contracted with Aetna to furnish services or supplies for a negotiated charge that is usually lower than the rate charged by non-preferred providers in this geographic area. Makes a provider list readily available through Aetna's DocFind® service. 	<ul style="list-style-type: none"> Gives members the option to receive services from health care providers and facilities that are not part of Aetna's preferred in area or preferred out of area care network.
<ul style="list-style-type: none"> Pays most claims from these providers and facilities at 100% of negotiated charge, after applicable co-payments. SHIP member pays co-pays at the time of service. 	<ul style="list-style-type: none"> Pays most claims at 80% of negotiated charge, after applicable co-payments. SHIP member pays co-pays at time of service. Limits the out-of-pocket maximum per policy year to \$2,000 per individual and \$3,000 per family. (Expenses for any applicable co-payment or for prescription drugs do not apply towards meeting this maximum.) 	<ul style="list-style-type: none"> Pays most claims at 70% of the reasonable charge, after applicable deductibles. Charges in excess of the reasonable charge allowance are not covered under this plan. Limits the out-of-pocket maximum per year to \$2,000 per individual and \$3,000 per family. (Expenses for any applicable deductible or for prescription drugs do not apply towards meeting this maximum.)

Referrals For students in the Ithaca area, a Gannett referral is needed to receive the maximum benefit from medical and mental health providers, except in an emergency and for obstetric and routine annual gynecological care. Without a Gannett referral, SHIP members will be charged the rate for Non-Preferred Care. Referrals must be renewed each year.

Examples of Covered Services

Services for illnesses and injuries:

- Prescription coverage (policy maximum: \$4000/policy year)
- Hospital or surgical care
- Emergency care (including ambulance)
- Physician/Clinician office visits
- X-ray and laboratory
- Allergy care
- Mental health care (inpatient and outpatient)
- Chemical abuse care (inpatient and outpatient)

NOTE: pre-certification is required for any inpatient admissions for medical, mental health, and chemical abuse treatment. In an emergency, notification is expected within one business day following admission.

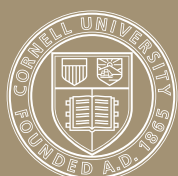
Services for prevention:

- Well woman care and prescription contraceptive devices
- Prostate cancer screening
- Maternity care
- Immunizations, annual physicals, sexual health, diabetes, and cholesterol screenings provided at Gannett only

Please read the Cornell University SHIP Member's Guide carefully before deciding whether this plan is right for you. While this document and the Cornell University Member's Guide describe important features of the plan, there may be other specifics of the plan that are important to you and some limit what the plan will pay. If you want to look at the full plan description, which is contained in the Master Policy issued to Cornell University, you may view it at the Cornell University Office of Student Insurance or contact Aetna Student Health at 800.859.8475.

The annual maximum for the Cornell University SHIP is \$1,000,000 per year. The plan also contains other exclusions, limitations, and benefit plan maximums. Preferred providers are independent contractors and are not agents of Aetna Student Health. Provider participation may change without notice. Aetna StudentHealth does not provide care or guarantee access to health services.

The Cornell University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

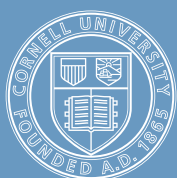


2011-2012 Compare Your Coverage

Insure
Your Health

Under Cornell University policy, every student is automatically enrolled in the Cornell Student Health Insurance Plan (SHIP). Only those students who can demonstrate that they have other insurance meeting all *six of Cornell's criteria* (noted with asterisks* below) will be approved to "opt out." We hope this chart will help you do your homework about the SHIP, your family health insurance policy, or any other plan you might consider so you can make the best decision to protect your health and finances. Health insurance plans vary in the coverage they offer. Make sure the plan you select provides adequate coverage for your anticipated (and unanticipated) health care needs.

Points of Comparison	Cornell SHIP	Other Plan	Notes
Annual cost for individual plan	\$1898	?	Comparable, self-purchased plan cost: \$5,500 - \$7,500.
Maximum benefit of \$500,000 per year *	YES	?	The SHIP provides a maximum benefit of \$1 million.
Covers accident and illness-related expenses at Gannett Health Services and in the Ithaca area *	YES	?	Many employee and individual plans will not.
Covers you as long as you are a registered student at Cornell *	YES	?	Employer plans may drop dependents after age 26 or if a parent has a change in employment status.
Covers pre-existing conditions *	YES	?	Some individual plans do not, especially those purchased over the Internet.
Is provided by a company licensed to do business in the United States *	YES	?	Cornell requires that your health insurance provider be based in the U.S.
Covers mental health services *	YES	?	Many managed care plans have limited mental health coverage out of area.
Covers health care expenses anywhere in the world (while away from Cornell/Ithaca for academics, research, work, or vacation)	YES	?	Most employer and individual plans will not. This coverage (and worldwide emergency medical transportation/evacuation) is very important for mobile Cornell students.
Provides unlimited-dollar amount worldwide travel assistance services (e.g., locating qualified medical care, emergency medical transportation, evacuation, and many other services)	YES	?	SHIP also provides \$2500 return home benefit in case of extended illness or death of parent or sibling, \$1000 return of personal effects in case of evacuation, and a legal hot line.
Offers low co-payment and co-insurance minimizing out-of-pocket expense at time of seeking care	YES	?	Plans that have high deductibles (e.g., "young invincible" plans) can create financial hardship or barriers to accessing care.
Includes national provider network	YES	?	Many employer and individual plans have local networks only. SHIP is connected to Aetna national provider network.
Requires referrals to access health care providers and services outside of the Ithaca area	NO	?	For specialists <i>in the Ithaca area</i> , SHIP does require Gannett referrals for coverage at the highest benefit level.
Includes pharmacy coverage	YES	?	SHIP provides \$4,000 in prescription benefit.
Includes optional vision/dental plans	YES	?	Cornell's optional vision and dental plans provide coverage in Ithaca and away from campus.
Includes some prevention services <i>when performed at Gannett Health Services</i>	YES	?	SHIP includes immunizations, annual physicals, sexual health, diabetes, and cholesterol screenings.
Provides local health insurance customer assistance for Cornell students	YES	NO	SHIP is the only plan that offers local student assistance (in nearby Collegetown). Gannett does not participate with or directly bill most insurance plans.



Cornell University
Office of Student Health Insurance

For more information
visit www.studentinsurance.cornell.edu
phone 607.255.6363

2011-2012

Optional Enrollment

Coverage for the optional programs listed below coincides with SHIP coverage (August 17, 2011–August 16, 2012).

Dependent Coverage

Each year, you may choose to enroll your spouse/samesex partner or children. You must go to the Office of Student Health Insurance to fill out the necessary forms and arrange for premium payments. Visit the student insurance website for additional information and payment options (search “SHIP for dependents”).

Spouse / Same Sex Partner premium: \$4,036.00

Child/ren premium: \$2,568.00

- Enrollment deadline for fall entrants: September 30 (or 30 days after late registration for courses)

Dental Program

This plan, offered through First Ameritas Life Insurance Corp. of New York, provides preventive and basic coverage at a reasonable price and access to a nationwide Participating Provider Organization (PPO) of approximately 7,000 New York dental provider access points, with over 80,000 access points nationwide. The student insurance website has details (search “dental”).

Student premium: \$271.00

Spouse / SSP premium: \$289.00

Child/ren premium: \$439.00

- Enrollment deadline for fall entrants: September 30
- Enrollment deadline for spring entrants*: February 28

Vision Program

An optional vision plan is available at a competitive price to those enrolled in the SHIP (students and dependents). This plan allows you to receive vision services from a network of providers, both within Ithaca, and outside the Ithaca area. The student insurance website has details (search “vision”).

Student premium: \$148.00

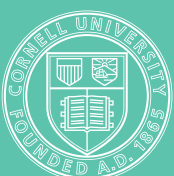
Spouse / SSP premium: \$133.00

Child/ren premium: \$89.00

- Enrollment deadline for fall entrants: September 30
- Enrollment deadline for spring entrants*: February 28

* *spring entrants = those who enroll at Cornell in the spring semester who were not registered during the fall semester.*

If you enroll in the SHIP, a number of additional enrollment options are available to you.



2011-2012 Paying for Health Care

Insure
Your Health

There's no way around it: paying for health care in the United States is complicated, and it takes time and effort to avoid unwelcome surprises. Please take time to develop an understanding of how your health insurance plan works. Learn in advance what medical and mental health services are and are not covered in the Ithaca area, and anywhere else you expect to live and travel in the coming year.

Gannett Health Services charges

Gannett Health Services is the primary care provider for all students when they are in the Ithaca area, whether they have Cornell's SHIP or any other health insurance plan.

Student visits to Gannett are subsidized by Cornell, so the Gannett student visit charge for most appointments is only \$10. (This charge is not covered by insurance).

Gannett charges can be paid with cash, check, credit card, or bursar bill.

Automatic bursar billing (students only)

The student visit charge and other Gannett fees (for lab tests, x-rays, special procedures, prescriptions, etc.) will be posted to your bursar bill, unless you instruct us differently.

For your convenience, you may leave Gannett without stopping to see a cashier. Charges will appear on your bursar bill with a generic description (such as "Gannett student visit charge" or "Rx") that will not reveal any confidential health information.

Checkout with the cashier

All non-student patients and students who prefer that charges *not* be applied to their bursar bill should checkout with a cashier to:

- Pay with cash, personal check, or credit card (Visa, MasterCard, Discover).
- When the cashier is not available (e.g., Saturdays) you will be given a phone number to call to arrange credit card billing.

Cornell-sponsored health insurance plans

Gannett will submit your claims directly if you are insured by:

- Cornell's Student Health Insurance Plan (SHIP), provided by Aetna Student Health
- HealthNow
- Aetna Life Insurance Company
- Empire Plan (NYSHIP)

Please be prepared to provide your *current* health insurance card to the Gannett receptionist at check-in so we can keep it on file.

NOTE: You are responsible for any fees not covered by your plan. These may include deductibles, visit charges, co-pays, and fees for missed (or cancelled) appointments.

Other health insurance plans

Other health insurance plans (non-Cornell plans, such as an individual or parent's health insurance plan) often create challenges for students who need medical and mental health care in Ithaca. For example, many plans may not cover x-rays, lab work, or other procedures performed at Gannett or anywhere considered "out of area."

Cornellians have a wide range of health insurance plans from every state in the country, so we are *unable to submit claims directly* for those with private insurance.

If you have non-Cornell health insurance, you will need to:

- Pay your Gannett bill (bursar your charges, or pay with a credit card, cash, or check).
- Send detailed receipts, complete with specific diagnostic information, to your insurance company for reimbursement.

NOTE: Some plans use restrictive "provider networks" or have complex payment rules, so some (or all) charges related to your care may not be reimbursed. Find out *now* what your plan covers, and where; when pre-authorization is required for services or procedures you might seek at Gannett, in Ithaca, or wherever you might need them; and how claim forms will be handled.

Prescription insurance plans

The Gannett Pharmacy can bill directly to the following plans, which account for about 85% of the Cornell community's plans:

- Advance PCS
- Advance Rx
- Aetna Life Insurance
- Caremark
- Cornell SHIP (Aetna Student Health)
- Express scripts
- FIRx
- Medco

The name of the company on your prescription card may not be the company processing the claim. If you are unclear whether your plan is accepted (or to expedite the use of our pharmacy services), show your pharmacy card to the staff in the Gannett Pharmacy. If you prefer, you may fax a copy of both sides of your pharmacy insurance card to us at 607.254.5042. Include your Cornell ID number and phone number so we may contact you.

If your pharmacy insurance is not one we can bill directly, you must pay in full for pharmacy items and submit receipts to your plan for reimbursement. Students may bursar charges at the time of service, or pay with Visa, MasterCard, check, or cash.

Insurance coverage for lab tests

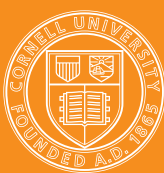
Insurance coverage for lab testing can be particularly confusing. Being informed is the best way to make the most of your coverage.

Gannett's Ley Laboratory is licensed by the NY State Department of Health and CLIA certified for "Highly Complex testing." Our staff provides testing on-site for many kinds of lab tests. They also provide drawing and handling of specimens that are sent to outside reference labs (labs that can accept referrals): Lab Corporation of America (Lab Corp) and Cayuga Medical Center (CMC).

Our lab staff will send specimens to reference labs when:

- The tests needed cannot be performed at Ley Laboratory; in this case, Gannett charges a fee for blood draws and processing.
- The patient asks to have tests sent to the reference lab in order to maximize the insurance coverage; for this service, there is a \$40 handling and conveyance fee.

If you have questions or desires about where your laboratory procedure will be performed, please talk with our lab staff.



Gannett's lab is able to participate *only* with Cornell-sponsored insurance plans.

Lab Corp and CMC participate with a wider range of insurance companies. However, reference labs will bill you directly if they do not participate with your insurance or if the insurance information you provided was not adequate.

Before getting tests, find out what your insurance will cover:

- Call your health insurance company.
- Tell them what test(s) you are getting.
- Ask whether the tests are covered, and what the coverage is specifically.
- Ask where the lab work should be done to maximize coverage (i.e., Ley Laboratory at Gannett, Lab Corp, or CMC).

Access Gannett Bills online at *myGannett*

Gannett's health information system gives you convenient access to your account through a secure portal called *myGannett*.

To view statements, appointment history, and other information:

- Go to <https://mygannett.gannett.cornell.edu> or use the *myGannett* link from any page on the Gannett website.
- Log on using your Cornell NetID authentication.
- Go to the "account summary" link to view all recent statements.
- If you want to submit charges for reimbursement from your insurance company, print the statement and send it with a claim form.

Watch for on-line updates

It may take 3 to 5 business days for all charges associated with your visit to appear in your statement. If you obtain a printed receipt from *myGannett* or a Gannett cashier before then, it may not reflect all charges. For instance, lab tests ordered during your visit may generate further charges if they are sent to outside labs or require follow-up testing.

Privacy

We want you to feel comfortable seeking the care you need without worrying about privacy issues. All information about your health and health care at Gannett is confidential. We will not release health or billing information related to your visits without your permission.

If you ever have any concerns about whether something confidential may get into the wrong hands, please talk with your health care provider or a patient advocate. Gannett's business services staff can help you make choices about your bills to protect your confidentiality. You can even call ahead (607.255.7492).

If you want the support of a parent, partner, spouse, family member, or friend to deal with health care concerns or expenses, we will be happy to share billing and/or other information. For your protection, this is never done automatically: we must have your permission *after each visit* to release confidential information about your health care, including health care expenses.

If you want someone else to have access to *all* of your billing information, New York State law requires that you file your written permission with us every year.

Please be aware of a couple of things about your Gannett bill:

- It contains specific details about your visits. The language may not be specific, but it does include a "diagnostic code" that is required by insurance companies to process requests for reimbursement. If you've had a visit or procedure that you would like to keep to yourself, look closely at your statement before passing it on to anyone else.
- If you have two (or more) visits in the same billing period, both will appear on the same statement.

Confidentiality at Gannett

All medical care and counseling at Gannett is confidential. Health care records are completely separate from all other university records. Gannett Health Services staff confer with one another as needed to provide integrated care for you; in the event of your treatment at Cayuga Medical Center or another hospital, the hospital and Gannett will share relevant health information for continuity of care. Otherwise, Gannett will not release any information about you without your written permission, except as authorized or required by law, or in our judgment as necessary to protect you or others from a serious threat to health or safety.

Financial hardship

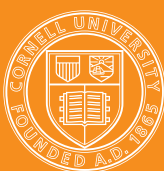
Inability to pay should never be a barrier to receiving the health care you need. If you have concerns about expenses related to medical or mental health care, consider these options:

- You may discuss them with a Gannett health care provider or member of our Business Services staff before or during your visit to Gannett. We can help you consider your options.
- Undergrads also may benefit from consulting with the Office of Financial Aid.

Contact us

Please call us with any questions or concerns you have about costs, bills, financial assistance, or services. We want to help.

- | | |
|--------------------------------------|--------------|
| • Gannett Health Services | 607.255.5155 |
| • Gannett Business Services | 255.7492 |
| • Patient Advocate | 255.3564 |
| • Office of Student Health Insurance | 255.6363 |



2011-2012 Cornell Requirements and

Undergraduate SHIP Enrollment & Waiver Process

University Policy

Cornell University requires all students to have quality health insurance. The Board of Trustees made this decision in 1974, and for three decades this policy has proven to serve students well. It gives you, and your family, the peace of mind that comes from knowing you are well insured.

Annual Enrollment & Waiver Process

Cornell uses a "hard waiver" system, common on most campuses that have a health insurance requirement, to assure understanding and compliance with this policy. Every student is enrolled automatically in Cornell's Student Health Insurance Plan (SHIP) unless s/he is approved to waive that enrollment. A charge of \$1,898 will appear on every student's August bursar bill (January bill for spring entrants).

Only those students who can demonstrate that they have insurance meeting *all six* of Cornell's criteria will be approved to waive the SHIP requirement.

Students registered in absentia are eligible for SHIP enrollment but must contact the Office of Student Health Insurance to enroll.

To "opt in" and stay enrolled in SHIP

- You don't have to do a thing. You will be enrolled automatically and your coverage will begin on August 17, 2011 (January 16, 2012 for spring entrants). An insurance card and information about the SHIP will be sent to your local campus address early in the semester.
- To expedite the process of getting your insurance card and information about how to use your insurance, complete the enrollment application online.

To "opt out" and waive SHIP coverage

- Make sure your health insurance coverage meets all six of Cornell's criteria for waiving participation in the SHIP and any additional needs you might have as a student.
- Apply for a waiver online. If your application is received by the deadline and is approved, a full credit will be issued on your next bursar bill. If your waiver application is not approved, you will be responsible for paying the charge on your bursar bill.
- Waiver deadline for fall entrants: August 31, 2011
- Waiver deadline for spring entrants only: February 28, 2012

NOTE: After the deadline, the SHIP may not be cancelled, except as provided by policy guidelines.

Criteria for Waiver Approval

In order to waive participation in the SHIP, your health insurance plan must:

1. Be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number.
2. Provide coverage in the Ithaca area for outpatient and inpatient medical care. (A policy that provides coverage in the Ithaca area on an "emergency care only" basis does not meet this requirement.)
3. Provide coverage in the Ithaca area for outpatient and inpatient mental health care.
4. Have a maximum benefit of at least \$500,000 per year.
5. Remain in force as long as you are a registered student at Cornell.
6. Cover pre-existing conditions.

If you do not know whether your coverage meets these conditions, contact your health insurance plan administrator to get current, accurate information about your plan before applying for a waiver.

Unexpected Loss of Insurance

If you lose your health insurance during the academic year or prior to the last day of classes for spring semester, you must acquire a new policy that meets Cornell's requirements. You may be eligible to enroll in Cornell's Student Health Insurance Plan within 30 days of the loss of your coverage. Contact the Cornell University Office of Student Health Insurance.

Financial Assistance for SHIP

Cornell's financial aid packages do not include the cost of the SHIP. If you receive financial aid, you may request an adjustment to your aid package (in extra loan or work eligibility) to cover this necessary educational cost. If you do not receive financial aid, you may be eligible for a loan to help cover the cost of SHIP. Please contact the Office of Financial Aid and Student Employment

Phone: 607.255.5145
Web: finaid.cornell.edu
Email: finaid@cornell.edu

