Gannett Health Services provides primary care services for all students when they are in the Ithaca area, whether they have Cornell’s Student Health Plan (SHP) or any other health insurance plan. Avoid Surprises: Before you access any care, be sure you understand your coverage, especially for any items marked with a question mark, below.

<table>
<thead>
<tr>
<th>Services</th>
<th>Students with SHP</th>
<th>Students with other insurance plus the health fee</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>At Gannett Health Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical, Mental Health, Nutrition visits</td>
<td>√*</td>
<td>√*</td>
</tr>
<tr>
<td>Physical Therapy visits</td>
<td>√*</td>
<td>√*</td>
</tr>
<tr>
<td>Preventive visits</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Procedures</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Medical supplies (connected to visits)</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>X-rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-house lab tests</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Sexually transmitted infection screenings for men and women</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Flu shots</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription pharmacy items</td>
<td>√*</td>
<td>?1</td>
</tr>
<tr>
<td>Travel Clinic visits</td>
<td>√</td>
<td>?2</td>
</tr>
<tr>
<td>Immunizations recommended by the CDC</td>
<td>√</td>
<td>?2</td>
</tr>
<tr>
<td><strong>In the Ithaca Area</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services outside Gannett, including referred tests ordered by a Gannett clinician, urgent care, specialists, and Cayuga Medical Center</td>
<td>√*</td>
<td>?</td>
</tr>
<tr>
<td><strong>Around the World</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to a national provider network and extensive assistance for travelers who become ill or injured anywhere in the world</td>
<td>√*</td>
<td>?</td>
</tr>
</tbody>
</table>

**KEY**

√ = covered  
* after copay  
? = students have varying levels of coverage; some pay high out-of-pocket costs with low insurance reimbursement

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1. The Gannett Pharmacy submits claims to: Aetna US Healthcare, Advance Pharmacy, Advance Rx, Advance PCS, Caremark, Cornell Student Health Plan (SHP), Express Scripts, FLRx. Medimpact, and OptumRx.

2. Gannett submits claims for services not covered by the health fee to all Aetna plans (e.g., Cornell SHP), the Empire Plan (NYSHIP), and TRICARE. Those with other plans must pay their bills at Gannett and submit receipts to their insurance plan for reimbursement. Gannett’s Tax ID number (for possible reimbursement) is # 15-0532082.
Understanding Finances & Paying Bills at Gannett

Access Gannett bills online at myGannett *

To view statements, appointment history, and other information, and print statements to submit for reimbursement, log in to myGannett link from any page on the Gannett’s website: www.gannett.cornell.edu

It may take 3-5 business days for all charges associated with a visit to appear on your statement.

* This secure web portal is part of Gannett’s electronic health system.

Understanding finances

Enrolled Cornell students pay only a $10 visit copayment for most Gannett services.

There are some differences in coverage depending on whether you have a Cornell Student Health Plan (SHP) or you have private insurance plus the Student Health Fee. For example: the health fee does not cover immunizations (other than flu shots) or prescription pharmacy items. If you have a private plan, you will need to check its coverage details.

Lab Testing: Many common lab tests are performed at Gannett and covered by the Student Health Fee. If a lab sample is sent to an off-site provider, that provider bills the individual or their insurance plan.

Non-students should check their plans for details. Fees are charged for most services.

Lab Testing: Gannett’s laboratory provides on-site service for many lab tests. Lab staff can also draw and send specimens to Lab Corporation of America (Lab Corp) or Cayuga Medical Center. If one of these labs allows greater insurance coverage for you, please state your preference. Note: a $40 handling and conveyance fee may apply.

Payment options

Gannett submits claims to the insurance plans with which it participates (see list on page 1).

To pay remaining balances:

Automatic Bursar billing: students only

$10 visit copayments and other Gannett fees 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 be applied to your Bursar bill with a generic description (such as “Gannett student visit copayment” 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, debit or credit card (Visa, Master Card, Discover, American Express).
• When the cashier is not available (e.g., Saturdays) you will be given a phone number to call to arrange credit card payment.

Financial hardship

Inability to pay should never be a barrier to receiving care. If you have concerns about health care expenses:

• Discuss them with your health care provider or a Billing Office staff member before or during your appointment.
• Undergraduates can consult with the Office of Financial Aid.

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 (visit the website for details).

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 Billing Office 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.

Contact us

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

• Gannett Billing 607.255.7492
• Patient Advocate 607.255.3564
• Cornell University Office of Student Health Benefits 607.255.6363