

The Student Health Service is delighted that you will be attending Bard for your graduate studies.

2023–2024 BARD COLLEGE STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN

Graduate students considering enrolling in the Student Accident and Sickness Insurance Plan (“Bard insurance” or “Bard plan”) should read through the brochure/summary carefully to make certain it will adequately meet their needs. If you have any questions feel free to contact health services at 845-758-7433 or via email at healthservice@bard.edu.

The plan administrator is Allen J. Flood Companies, Inc. The insurance company is CDPHP Universal Benefits, Inc. (CDPHP UBI), and the PPO Networks are Magnacare, and First Health. The Brochure and Summary of Benefits can be accessed from the plan administrator’s website at www.mystudentmedical.com. Once the students are registered in the student health plan, they should go to the CDPHP online site: www.cdphp.com go to the right hand side of the page and register with CDPHP. Students should be encouraged to register on the site. CDPHP offers a free app to download which enables the student to access all of their information including their insurance/pharmacy card.

For students enrolling at Bard for the 2023–2024 academic year, the 12-month health insurance plan cost is \$3,362.00 and covers up to an unlimited amount per sickness or injury. In addition, there will be a \$250.00 per policy year deductible; deductible then \$100.00 co-pay for emergency room visits; \$10.00 co-pay for 30 day supply of covered Tier 1 drugs, a \$25.00 co-pay for 30 day supply of covered Tier 2 drugs, and \$40.00 co-pay for 30 day supply of covered Tier 3 drugs. Mail order – 2.0 copayments for a 90 day supply. In addition, there is an annual maximum out of pocket expense of \$7,9000. The general coverage will be 70% throughout the plan (except for certain services which are listed as covered in full, i.e. annual physicals, well baby checkups etc.) The students will be responsible for 30% of the services with the exception of in office doctor visits (non-specialty). Doctor office visits will have a \$40 copay not subject to the deductible or coinsurance (In-Network only). Please note that “In-Network” providers, through an agreement with CDPHP, will charge a lower fee and therefore the student’s 30% charge will be lower. “Out-Network” services could be substantially more. This premium will be charged in full at the beginning of the academic year. See all additional changes in the 2023-2024 Summary of Benefits and Brochure. Once enrolled, you are committed for the full year; there is no opportunity to opt-out of the plan until the following year.

Fees for the Bard insurance will automatically be billed to your account. The student insurance fee will be credited to your account upon waiver approval (see below for waiver process).

Graduate students have the opportunity to waive the student insurance. PLEASE NOTE: the College or its agent(s) reserve the right to verify information regarding alternate coverage provided by the student as part of his/her on-line request to waive out of the Bard College Insurance Plan. In other words, you will only be granted a waiver if you have adequate coverage of your own. You will be responsible for any bills that are not covered by your insurance.

All international graduate students are automatically enrolled in the Bard plan as described in this brochure unless they obtain a waiver by presenting evidence of insurance coverage. For a comparison of the costs of the alternative plan versus the cost of the Bard plan and a table showing significant plan differences between the plan and Bard’s, please see the Insurance for International Students included in this packet. The only way to waive the insurance is via the internet www.mystudentmedical.com.

BEFORE ELECTING TO WAIVE THE BARD INSURANCE

Before electing to waive coverage, graduate students with their own policy should call the member services number (usually listed on the back of the insurance card) to find a participating provider in the area of their graduate program. You should then call the provider to be sure they will accept your insurance and/or new patients, as the insurance company lists are sometimes out of date. You may also want to find out if well visits or preventive care are portable.

Another important area to check is laboratory services. Bard College Student Health Service contracts with LabCorp Labs. Before making any decision to waive the Bard plan, please be sure to check that your insurance also accepts LabCorp. **Any on-campus student with their own insurance that does not accept LabCorp Labs will not be able to have lab work completed at the Bard Student Health Service, including simple lab testing such as a throat culture, mononucleosis test, or urine culture.** Other labs in the Bard area, such as Quest Diagnostics in Kingston, are about 20 minutes away; furthermore, there is no public transportation available to these labs. Health Services strongly advises any on-campus graduate student not to waive the Bard insurance if his/her current policy does not accept LabCorp labs. It is your responsibility to contact your insurer regarding coverage of laboratory services.

The deadline for requesting a waiver for the 2023-2024 Bard College Student Accident and Sickness Insurance Plan is July 15, 2023, for the annual coverage; students who enroll and register for classes after the semester has begun will be permitted to submit the waiver request within seven (7) calendar days of the date of their enrollment. Requests for waivers received after these dates will not be honored. Students only need to waive once for the academic year. See below on how to complete a waiver request.

TO WAIVE:

- 1) Go to www.mystudentmedical.com
- 2) Choose Bard College in the drop down box
- 3) Click on the link Submit Waiver and complete
- 4) **Print a copy of the confirmation screen for record purposes (this will become an important supporting document confirming the successful completion of the waive prior to the deadline)**

New York City programs

There is no contracted mental health care provider in New York City for Bard graduate students; however, you may call the Columbia Day Program at 212-305-6001 for an appointment. The website is: <http://columbiapsychiatry.org/clinicalservices/college-student-program>.

For those students seeking services, please visit CDPHP for a list of providers. If providers are not in the CDPHP network, you should search the Magnacare and First Health PPO Networks. Your graduate program administrator may also maintain a list of providers endemic to the area who participate in the In-Network. It is recommended that you confirm participation prior to scheduling an appointment. You should refer to the insurance company as CDPHP.



Student Health Service

CONTACTS:

Student Health Service
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PO Box 5000
Annandale-on-Hudson, NY 12504
(845) 758-7433 Tel
(845) 758-7437 Fax
healthservice@bard.edu
<http://inside.bard.edu/healthservices/>

Student Counseling Service
Bard College
PO Box 5000
Annandale-on-Hudson, NY 12504
845-758-7433 Tel (9:00am – 5:00pm weekdays)
<http://inside.bard.edu/counseling>

Office of the Dean of Graduate Studies
Bard College
PO Box 5000
Annandale-on-Hudson, NY 12504
845-758-7895 Tel
845-752-4901 Fax
dgs@bard.edu
<http://inside.bard.edu/graduate/>

Plan Administrator:
The Allen J Flood Companies Inc.
2 Madison Ave.
Larchmont, NY 10538
1-800-734-9326
www.mystudentmedical.com

Insurance Company:
CDPHP Universal Benefits, Inc. (CDPHP UBI)
Online at: www.cdphp.com
1-800-993-7299

Provider networks:
Magnacare PPO Network
Online at: www.magnacare.com
1-800-235-7267

First Health PPO Network
Online at: www.firsthealth.com
1-800-226-5116