

## BENEFITS OF YALE HEALTH PLAN

- YHP is conveniently located and geared specifically to the needs of the Yale community.
- Over 100 health care professionals in a wide range of specialties available on-site.
- Primary care physicians are board certified and members of the clinical faculty at Yale University School of Medicine.
- Coordinated specialty care with Yale University School of Medicine staff and other members of the New Haven medical community.
- Worldwide coverage for emergency and urgent care.
- No claim forms to fill out for services obtained within the YHP network.

## STUDENT HEALTH CARE OPTIONS

All students are covered at no charge for:

### YHP BASIC

Student Medicine  
Internal Medicine  
Urgent Care  
Gynecology  
Mental Health & Counseling  
Laboratory services  
Inpatient Care Facility  
Nutrition counseling  
Health education programs

This includes the following services:

Physical exams  
Gynecological exams  
Pap smears  
Routine eye exams  
Flu shots  
Skin cancer screenings

## YHP HOSPITALIZATION/SPECIALTY COVERAGE

Students who purchase the YHP Hospitalization/Specialty Coverage are covered at no charge for:

Allergy  
Audiology  
Dermatology  
Ear, Nose & Throat  
Emergency services  
Infectious Diseases  
Endocrinology  
Gastroenterology  
Hospital services  
Neurology  
Obstetrics  
Oncology  
Ophthalmology  
Orthopedics  
Physical Therapy  
Radiology  
Urology

## YHP PRESCRIPTION PLUS COVERAGE

Students who purchase the YHP Hospitalization/Specialty Coverage and the Prescription/Plus Coverage are covered for: (See the Student Handbook for a complete description of coverage, including limitations, deductibles and co-insurance).

Prescription medication  
Durable medical equipment  
Prosthetic appliances  
Podiatry  
Additional inpatient psychiatry  
Speech therapy  
Infertility services  
(non-YHP providers)  
Organ transplants

For additional information and assistance, contact the YHP Member Services Department at [member.services@yale.edu](mailto:member.services@yale.edu) or [www.yale.edu/yhp](http://www.yale.edu/yhp)  
203-432-0246

  
Yale Health Plan  
17 Hillhouse Avenue • PO Box 208237  
New Haven, CT 06520-8237

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For Students

## Quick Guide to Yale University Health Services

(an overview of services and benefits)



Welcome to Yale University. This brochure provides an overview of Yale Health Plan services and benefits. A complete description is presented in the Yale Health Plan Student Handbook. We encourage you to familiarize yourself with YHP staff and services by attending the Student Health Expo held early in the fall. You are also welcome to make an appointment for a tour of YHP by calling Member Services (203) 432-0246. YHP is located at Yale University Health Services, 17 Hillhouse Avenue, in the heart of the Old Campus.

### STANDARD HEALTH SERVICES FOR STUDENTS

If you are an enrolled student attending Yale at least half-time, paying half tuition, and working towards a Yale degree, you receive many YHP services, including primary care, at no charge in the departments listed below:

- Student Medicine
- Internal Medicine
- Urgent Care (24-hour)
- Gynecology
- Mental Health & Counseling
- Laboratory
- Inpatient Care Facility
- Nutrition
- Health Promotion and Education

### HEALTH INSURANCE REQUIREMENTS

The University requires all degree candidate students who are half-time or more to have hospitalization and specialty care coverage. You can (1) purchase YHP's Hospitalization/Specialty Coverage with or without Prescription Plus (see description below) or (2) have coverage by being a dependent on someone else's coverage or by purchasing other coverage on your own. As you consider your options, keep in mind that many other (non-YHP) plans will not cover routine specialty care such as allergy shots and physical therapy rendered while you are away from home.

### YHP SPECIALTY CARE SERVICES

If you choose YHP Hospitalization/Specialty Coverage, the services below are covered at 100%. Services not available on-site are also covered if the referral is made by a YHP clinician and is approved by YHP.

- Allergy
- Audiology
- Dermatology
- Ear, Nose and Throat
- Gastroenterology
- Endocrinology
- Infectious Diseases
- Neurology
- Obstetrics
- Oncology
- Ophthalmology
- Orthopedics
- Physical Therapy
- Radiology
- Urology

*If the student is a member of the YHP Hospitalization/Specialty Coverage, YHP will cover the cost of these specialty services.*

If you have non-YHP insurance, YHP will assist in submitting claims for on-site and off-site specialty and ancillary services to the other plan; you will be billed for non-covered charges and unpaid balances. **Please check with your other (non-YHP) plan about coverage of medical services out of their service area.**

### FEE-FOR-SERVICE

The following services are available to Yale students and their dependents on a fee-for-service basis.

- Pharmacy
- Travel Clinic

### YHP HOSPITALIZATION/SPECIALTY COVERAGE

Because the University requires all eligible students to carry hospitalization and specialty coverage, you will be automatically enrolled and charged a fee each term on your student financial and administrative services (SFAS) bill for YHP Hospitalization/Specialty Coverage. You will also automatically be enrolled in Prescription Plus. If you have other (non-YHP) coverage, you may waive (decline) the Hospitalization/Specialty Coverage by completing a form which includes proof of the other coverage. Visit [www.yhpstudentwaiver.yale.edu](http://www.yhpstudentwaiver.yale.edu) for an explanation of the waiver process and to submit an insurance waiver. **Waiver forms must be filed annually by September 15 for full year or fall term and by January 31 for spring term.**

### YHP PRESCRIPTION PLUS COVERAGE

YHP Prescription Plus Coverage includes items not covered by the YHP Hospitalization/Specialty Coverage such as: prescription medication; durable medical equipment (braces, insulin pumps, crutches); and additional inpatient psychiatric and substance abuse services. See the Student Handbook for a complete description of coverage, including limitations, deductibles and co-insurance. You may decline this coverage by following the waiver process described above. You may not enroll in Prescription/Plus without having YHP Hospitalization/Specialty Coverage.

Effective September 1, 2007, Prescription Plus includes coverage for many vaccines at **80% after an annual \$100 deductible.**

Travel vaccines and pre-matriculation requirements continue to be non-covered items and will be billed to students accordingly. Flu shots and post-exposure vaccines continue to be offered free of charge regardless of health plan coverage.

Students who waive YHP Prescription Plus are eligible to receive vaccines at Yale University Health Services on a fee-for-service basis.

### WAIVING COVERAGE

You may decline enrollment in YHP Hospitalization/Specialty Care coverage and/or YHP Prescription Plus coverage by submitting a waiver form online at [www.yhpstudentwaiver.yale.edu](http://www.yhpstudentwaiver.yale.edu). Waiver forms must be submitted annually and received by:

- **September 15** for the full year or fall term
- **January 31** for the spring term

Waivers will be processed and credits will appear accordingly on your SFAS account within five (5) business days. After that time, you may confirm receipt by logging into the YHP waiver web application ([www.yhpstudentwaiver.yale.edu](http://www.yhpstudentwaiver.yale.edu)).

### YHP STUDENT FAMILY COVERAGE

A student may enroll a spouse/same sex domestic partner and/or dependent children (under age 19). Coverage includes YHP primary care services and benefits covered under the YHP Hospitalization/Specialty Coverage. Prescription Plus may also be purchased for dependents. **Applications must be submitted annually and received by September 15 for the full year or fall term and January 31 for spring term.** Rates available upon request.

### A note about prescription coverage:

Drug cards from other insurance plans are not accepted at the YUHS Pharmacy as we do not participate in other insurance networks. Check with your insurance plan to locate pharmacies that participate in your plan.

