

Welcome to Yale Health Plan

BENEFITS OF YALE HEALTH PLAN (YHP)

- Over 100 health care professionals in a wide range of specialties are available on-site.
- Urgent care is available in the Urgent Care Department 24/7 on-site.
- YHP provides worldwide coverage for emergency and urgent care.
- No claim forms to fill out for services obtained within the YHP network.

YHP BASIC COVERAGE

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

All students are covered at no charge for these services, even if they waive YHP coverage:

YHP Basic includes the following services:

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

STUDENT HEALTH CARE OPTIONS

All students are automatically enrolled in and billed a premium for both YHP Hospitalization/Specialty Care and YHP Prescription Plus. Please read the descriptions below in order to determine which level of coverage is right for you.

YHP HOSPITALIZATION/SPECIALTY CARE COVERAGE

If you choose YHP Hospitalization/Specialty Care 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.

Students who purchase the YHP Hospitalization/Specialty Care coverage are covered at no charge for these services:

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

You may not enroll in Prescription Plus without having YHP Hospitalization/Specialty Care coverage.

Students who purchase the YHP Hospitalization/Specialty Care coverage **and** the YHP Prescription Plus coverage are covered for:

Prescription medication
Durable medical equipment
Prosthetic appliances
Podiatry
Additional inpatient psychiatry
Speech therapy
Infertility services
Organ transplants
Substance abuse services

*Please see the Student Handbook for a complete description of coverage, including limitations, deductibles and co-insurance.

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.

WAIVING COVERAGE

The University requires all degree candidate students who are half-time or more to have hospitalization and specialty care coverage.

All students are covered by YHP Basic. In addition to this coverage, you can:

1. purchase YHP Hospitalization/Specialty coverage with or without YHP Prescription Plus coverage
2. have coverage by being a dependent on someone else's coverage
3. purchase 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. Please check with your other plan about coverage of medical services out of their service area.

HOW TO WAIVE

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. Waiver forms must be submitted annually 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 business days. After that time, you may confirm receipt by logging into the YHP waiver web application at the website listed above.

YHP STUDENT FAMILY COVERAGE

A student may enroll a spouse/civil union partner and/or dependent children (under age 19). Coverage includes YHP primary care services and benefits covered under the YHP Hospitalization/Specialty Care 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 the spring term.

VACCINATIONS

Prescription Plus includes coverage for many vaccines. Travel vaccines and pre-entrance requirements are not covered, but are available on a fee-for-service basis.

STUDENT HEALTH

Same Day Care

To accommodate immediate health issues, appointments are available for same day care based on need. Please make sure to call ahead.

Primary Care Clinicians

All Yale students are assigned a primary care clinician in the Department of Student Medicine.

SEXUAL HEALTH

Routine and problem-based testing, counseling and care can be accessed in Student Medicine and Ob-Gyn.

MENTAL HEALTH & COUNSELING

All Yale students may make appointments for mental health and counseling services directly with Mental Health & Counseling. No referral is needed.

OBSTETRICS & GYNECOLOGY

All women are also assigned a PCC in the Department of Obstetrics & Gynecology.

YALE HEALTH ONLINE

Yale Health Online is an easy way to:

- Request appointments.
- Update some of your personal information.
- Send secure messages to participating YHP clinicians.
- View certain parts of your medical history.

Register at www.yalehealthonline.yale.edu.

This brochure provides a quick overview of Yale Health Plan services and benefits. A complete description is presented in the Yale Health Plan Student Handbook at www.yale.edu/yhp/handbooks. You are welcome to make an appointment for a tour of YHP by calling Member Services (203-432-0246) to familiarize yourself with YHP staff and services.

For additional information and assistance, contact YHP Member Services at member.services@yale.edu www.yale.edu/yhp 203-432-0246

STUDENT MEDICINE
203-432-0312

OBSTETRICS/GYNECOLOGY
203-432-0222

MENTAL HEALTH &
COUNSELING
203-432-0290

MEMBER SERVICES
203-432-0246

Yale *Health Plan*

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A quick guide to **Yale** *Health Plan* for students

AN OVERVIEW OF SERVICES AND BENEFITS