Aetna Student Health

Plan Design and Benefits Summary
Preferred Provider Organization (PPO)

NEW YORK INSTITUTE OF TECHNOLOGY
College of Osteopathic Medicine

New York Institute of Technology
College of Osteopathic Medicine

Policy Year: 2023–2024
Policy Number: 186138
https://www.aetnastudenthealth.com
(888) 978-8355

Disclaimer: These rates and benefits are pending approval by the New York Department of Insurance and can change. If they change, we will update this information

This is a brief description of the Student Health Plan. The plan is available for NYIT COM students and their eligible dependents. The plan is insured by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at **https://www.aetnastudenthealth.com.** If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

New York Institute of Technology College of Osteopathic Medicine Health Services

This Student Health Plan has been developed especially for New York Institute of Technology College of Osteopathic Medicine (NYIT COM) students. The Coverage is effective August 1, 2023, for all continuing students. Incoming students' coverage will be effective the first day of orientation. The Plan provides coverage for illnesses and injuries that occur on and off campus and includes special cost-saving features to keep the coverage as affordable as possible. The student health plan is designed to work with your campus student health center.

The NYIT College of Osteopathic Medicine operates primary care centers in Old Westbury and Central Islip. These centers are staffed by faculty from the Departments of Family Practice, Osteopathic Manipulative Medicine, as well as physical, occupational, speech therapists and exercise physiologists.

The on-campus facility in Old Westbury, known as the W. Kenneth Riland Academic Health Care Center, provides primary care services to the community at large as well as the student body, faculty, and administrative staff of NYIT College of Osteopathic Medicine.

The two care centers are located at:

Academic Health Care Center Northern Boulevard P.O. Box 8000 Old Westbury, NY 11568-8000 **(516) 686-1300**	**Family Health Care of Central Islip, NYIT-Central Islip** Courthouse Plaza 267 Carleton Avenue Central Islip, NY 11722-9029 **(631) 348-3254**

The Care Center for the Jonesboro, AR campus is located at:

NYIT COM Medical Clinic
333B Red Wolf Blvd.
Jonesboro, AR 72401
(870)972-2054

Counseling and Wellness Services at NYIT COM coordinates student mental health, disability, immunization, and health insurance services. Our staff is available Monday through Friday from 9 a.m. to 5 p.m. on both the Long Island and New York City campuses with information about specific services and programs.

NYIT COM's Counseling Services offers short-term counseling to NYIT COM students who may be experiencing personal, social, or academic concerns. Licensed professional counselors assist students in developing greater self-understanding as well as strategies for effective problem solving to enhance personal development and academic success. These centers provide a holistic approach to wellness education, promoting individual and community wellness through

programs and outreach activities. NYIT COM's Counseling Services offers workshops, lectures, and student leadership training throughout the semester.

Contact Us:

Long Island Campus

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Jonesboro Campus

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For more information, call the Academic Health Care Center at (516) 686-1300 or visit https://comresearchapp.nyit.edu/clinic/**.** In the event of an emergency, call 911 or the Campus Police at (516) 686-7789

The basis in which Covered Medical Expenses are paid under this Plan are as follows:

- Covered Medical Expenses are payable at 100% of the Recognized Charge for services rendered at the NYIT COM clinics, located at the Long Island Campus.

- Most Covered Medical Expenses are payable at 90% of the Negotiated Charge when services are rendered by an Aetna Participating Provider, after you have paid a $1,000 annual deductible and Covered Medical Expenses are payable at 70% of the Recognized Charge for services rendered at all other providers, after you have paid a $2,000 Annual Deductible.

Please Note: When the member utilizes the NYIT COM Clinics, at the Long Island Campus the $1,000 Annual Deductible is waived.

For more information regarding the NYIT COM student health insurance plan, please contact HSA Consulting, Inc (HSAC) at 888-978-8355, nyitdo@hsac.com or https://app.hsac.com/NYITDO

Coverage Dates and Rates

Coverage for all insured students and eligible dependents will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated. Coverage for insured dependents terminates in accordance with the Termination Provisions described in the Certificate of Coverage.

The rates below include premiums for the Plan underwritten by Aetna Life Insurance Company (Aetna).

	Annual 07/01/2023 – 06/30/2024	Fall 07/01/2023 – 12/31/2023	Spring 01/01/2024 – 06/30/2024
Student	$7,096	$3,548	$3,548
Spouse	$7,096	$3,548	$3,548
Child	$7,096	$3,548	$3,548
Children	$14,192	$7,096	$7,096

**These rates DO NOT include an annual school administrative fee of $100.*

Student Coverage Eligibility

All graduate students at the NYIT College of Osteopathic Medicine taking 1 credit hour or more are required to participate in the plan on a hard waiver basis. You must actively attend classes for at least the first 31 days after the date your coverage becomes effective.

Eligible students may also insure their Dependents. Eligible Dependents are the student's spouse or domestic partner and dependent children under 26 years of age.

Home study, correspondence, Internet classes, and television (TV) courses, do not fulfill the eligibility requirement that the student actively attend classes.

Enrollment

The enrollment and waiver process is administered by HSA Consulting, Inc. (HSAC), the NYIT COM student insurance plan administrator. To enroll in the NYIT COM, or if you have any questions regarding the enrollment or waiver process, contact HSAC at 1-888-978-8355, or visit **https://www.aetnastudenthealth.com**.

If you withdraw from school within the first 31 days of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid. After 31 days, you will be covered for the full period that you have paid the premium for, and no refund will be allowed. (This refund policy will not apply if you withdraw due to a covered Accident or Sickness.

Dependent Coverage Eligibility

Covered students may also enroll their lawful spouse, domestic partner (same-sex, opposite sex), and dependent children up to the age of 26.

To enroll the dependent(s) of a covered student, please contact HSA Consulting Inc. (HSAC) at (888) 978-8355. The coverage for dependents begins on the policy effective date for the health plan enrolled in as long as the dependent is enrolled prior to the enrollment deadline. Dependent enrollment applications will not be accepted after the deadline date unless there is a significant life change that directly affects their insurance coverage. (An example of a significant life change would be loss of health coverage, under another health plan)

If you need information or have general questions on dependent enrollment, call HSA Consulting Inc. at (888) 978-8355.

Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

Termination and Refunds

Withdrawal from Classes – Leave of Absence: If you withdraw from classes under a school-approved leave of absence, your coverage will remain in force through the end of the period for which payment has been received and no premiums will be refunded.

Withdrawal from Classes – Other than Leave of Absence: If you withdraw from classes other than under a school-approved leave of absence within 31 days* after the start date of classes, you will be considered ineligible for coverage, your coverage will be terminated retro actively and any premiums collected will be refunded. If the withdrawal is more than 31 days after the start date of classes, your coverage will remain in force through the end of the period for which payment has been received and no premiums will be refunded. If you withdraw from classes to enter the armed forces of any country, coverage will terminate as of the effective date of such entry and a pro rata refund of premiums will be made if you submit a written request within 90 days of withdrawal from classes.

Participating Providers

Aetna Student Health offers Aetna's broad network of Participating Providers. You can save money by seeing Participating Providers because Aetna has negotiated special rates with them, and because [the Plan's benefits are better.

If you need care that is covered under the Plan but not available from a Participating Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from a Non- Participating Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for Participating Providers.

Preauthorization

Some services have to be preauthorized by Aetna beforehand if you want the Plan to cover them. Participating Providers are responsible for requesting preauthorization for their services. You are responsible for requesting preauthorization if you seek care from a Non- Participating Provider for any of the services listed in the Schedule of Benefits section of the Certificate. Preauthorization is not required for Participating facilities certified by the New York office of alcoholism and substance abuse services.

If you want the Plan to cover a service from a Non- Participating Provider that requires preauthorization, you must call Aetna at the number on your ID card. After Aetna receives a request for preauthorization, we will review the reasons for your planned treatment and determine if benefits are available.

You must contact Aetna to request preauthorization as follows:

- At least two (2) weeks prior to a planned admission or surgery when your provider recommends inpatient hospitalization. If that is not possible, then as soon as reasonably possible during regular business hours prior to the admission.
- At least two (2) weeks prior to ambulatory surgery or any ambulatory care procedure when your provider recommends the surgery or procedure be performed in an ambulatory surgical unit of a hospital or in an ambulatory surgical center.
- Within the first three (3) months of a pregnancy, or as soon as reasonably possible and again within 48 hours after the actual delivery date if your hospital stay is expected to extend beyond 48 hours for a vaginal birth or 96 hours for cesarean birth.
- Before air ambulance services are rendered for a non-emergency condition.

You must also contact Aetna to provide notification after the fact as follows:

- As soon as reasonably possible when air ambulance services are rendered for an emergency condition.
- If you are hospitalized in cases of an emergency condition, you must call Aetna within 48 hours after your admission or as soon thereafter as reasonably possible.

Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to **https://www.aetnastudenthealth.com.**

All coverage is based on the **Allowed Amount.**

"Allowed Amount" means the maximum amount Aetna will pay for the services or supplies covered under the certificate, before any applicable Copayment, Deductible and Coinsurance amounts are subtracted.

- The Allowed Amount for Participating Providers is the amount we have negotiated with the Participating Provider.
- The Allowed Amount for Non-Participating Facilities is 140% of the Medicare rate.
- The Allowed Amount for all other providers is 105% of the Medicare rate.

Our Allowed Amount is not based on the "usual, customary and reasonable charge." If a Non-Participating Provider's actual charge is more than the Allowed Amount, you are responsible for the difference. Call us at the number on your ID card or visit **https://www.aetnastudenthealth.com** for information on your financial responsibility when you receive services from a Non-Participating Provider.

This Plan will pay benefits in accordance with any applicable **New York** Insurance Law(s).

COST-SHARING	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	
Medical Deductible			
• Individual	$1,000	$2,000	
• Family	$2,000	$4,000	
Out-of-Pocket Limit			
• Individual	$6,350	$6,350	
• Family	$12,700	$12,700	
		See the Cost-Sharing Expenses and Allowed Amount section of this Certificate for a description of how We calculate the Allowed Amount. Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or	

		Out-of-Pocket Limit. You must pay the amount of the Non-Participating Provider's charge that exceeds Our Allowed Amount.	
OFFICE VISITS	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Primary Care Office Visits (or Home Visits)	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description
Specialist Office Visits (or Home Visits)	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description
PREVENTIVE CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Well Child Visits and Immunizations*	Covered in full	30% Coinsurance after Deductible	See benefit for description
Adult Annual Physical Examinations*	Covered in full	30% Coinsurance after Deductible	See benefit for description
Adult Immunizations*	Covered in full	30% Coinsurance after Deductible	
Routine Gynecological Services/Well Woman Exams*	Covered in full	30% Coinsurance after Deductible	
Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer	Covered in full	30% Coinsurance after Deductible	
Sterilization Procedures for Women *	Covered in full	30% Coinsurance after Deductible	
Vasectomy	Covered in full	30% Coinsurance after Deductible	
We do not Cover services related to the reversal of elective sterilizations.			
Bone Density Testing*	Covered in full	30% Coinsurance after Deductible	
Screening for Prostate Cancer	Covered in full	30% Coinsurance after Deductible	

PREVENTIVE CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
All other preventive services required by USPSTF and HRSA.	Covered in full	30% Coinsurance after Deductible	
***When preventive services are not provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA).**	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	Use Cost Sharing for Appropriate service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)	
EMERGENCY CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Pre-Hospital Emergency Medical Services (Ambulance Services)	10% Coinsurance after Deductible	10% Coinsurance after Deductible	See benefit for description
Non-Emergency Ambulance Services	10% Coinsurance after Deductible	10% Coinsurance after Deductible	See benefit for description
Limitations/Terms of Coverage. • We do not Cover travel or transportation expenses, unless connected to an Emergency Condition or due to a Facility transfer approved by Us, even though prescribed by a Physician. • We do not Cover non-ambulance transportation such as ambulette, van or taxi cab. • Coverage for air ambulance related to an Emergency Condition or air ambulance related to non-emergency transportation is provided when Your medical condition is such that transportation by land ambulance is not appropriate; and Your medical condition requires immediate and rapid ambulance transportation that cannot be provided by land ambulance; and one (1) of the following is met: o The point of pick-up is inaccessible by land vehicle; or o Great distances or other obstacles (e.g., heavy traffic) prevent Your timely transfer to the nearest Hospital with appropriate facilities.			
Emergency Department Copayment /Coinsurance waived if admitted to Hospital.	$50 Copayment then You pay 10% Coinsurance not subject to Deductible Health care forensic examinations performed under Public Health Law § 2805-I are not subject to Cost-Sharing	$50 Copayment then You pay 10% Coinsurance not subject to Deductible	See benefit for description
We do not Cover follow-up care or routine care provided in a Hospital emergency department.			
Urgent Care Center	$35 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Acupuncture	10% Coinsurance after Deductible	30% Coinsurance after Deductible	
Advanced Imaging Services • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Advanced Imaging Services • Performed in a Freestanding Radiology Facility	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Advanced Imaging Services • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Allergy Testing & Treatment • **Performed in a PCP Office**	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description
Allergy Testing & Treatment • **Performed in a Specialist Office**	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description
Ambulatory Surgical Center Facility Fee	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Anesthesia Services (all settings)	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Cardiac & Pulmonary Rehabilitation • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefits for description
Cardiac & Pulmonary Rehabilitation • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefits for description
Cardiac & Pulmonary Rehabilitation • Performed as Inpatient Hospital Services	Included as Part of Inpatient Hospital Service Cost-Sharing	Included as Part of Inpatient Hospital Service Cost-Sharing	See benefits for description
Chemotherapy and Immunotherapy • Performed in a PCP Office	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Chemotherapy and Immunotherapy • Performed in a Specialist Office	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Chemotherapy and Immunotherapy • Performed as Outpatient Hospital Services	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Chiropractic Services	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Clinical Trials	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
We do not Cover: the costs of the investigational drugs or devices; the costs of non-health services required for You to receive the treatment; the costs of managing the research; or costs that would not be covered under this Certificate for non-investigational treatments provided in the clinical trial.			
Diagnostic Testing • Performed in a PCP Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Diagnostic Testing • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Diagnostic Testing • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Dialysis • Performed in a PCP Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Dialysis • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Dialysis • Performed in a Freestanding Center	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Dialysis • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) • Performed in a PCP Office	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	unlimited visits per Plan Year
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) • Performed in a Specialist Office	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) • Performed in an Outpatient Facility	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	
Home Health Care	10% Coinsurance after Deductible	30% Coinsurance after Deductible	60 visits per Plan Year
Infertility Services	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	Use Cost Sharing for appropriate service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures)	See benefit for description

Exclusions and Limitations. We do not Cover:

- In vitro fertilization;
- Gamete intrafallopian tube transfers or zygote intrafallopian tube transfers;
- Costs associated with an ovum or sperm donor including the donor's medical expenses;
- Cryopreservation and storage of sperm and ova except when performed as fertility preservation services;
- Cryopreservation and storage of embryos;
- Ovulation predictor kits;
- Reversal of tubal ligations;
- Reversal of vasectomies;
- Costs for and services relating to surrogate motherhood that are not otherwise Covered Services under this Certificate;
- Cloning; or
- Medical and surgical procedures that are experimental or investigational, unless Our denial is overturned by an External Appeal Agent.

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Infusion Therapy • Performed in a PCP Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Infusion Therapy • Performed in Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Infusion Therapy • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Infusion Therapy • Home Infusion Therapy	10% Coinsurance after Deductible	30% Coinsurance after Deductible	Home infusion counts towards home health care visit limits
Inpatient Medical Visits	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Interruption of Pregnancy • Medically Necessary Abortions	Covered in full	30% Coinsurance after Deductible	Unlimited
• Elective Abortions	Covered in full	30% Coinsurance after Deductible	
Laboratory Procedures • Performed in a PCP Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See Benefit for Description
Laboratory Procedures • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See Benefit for Description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Laboratory Procedures • Performed in a Freestanding Laboratory Facility	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See Benefit for Description
Laboratory Procedures • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See Benefit for Description
Maternity & Newborn Care • **Prenatal Care** • Prenatal Care provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA)	Covered in full	30% Coinsurance after Deductible	See Benefit for Description
Maternity & Newborn Care • Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by United States Preventive Services Task Force (USPSTF) and Health Resources and Services Administration (HRSA)	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	See Benefit for Description
Maternity & Newborn Care • Inpatient Hospital Services and Birthing Center	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	One (1) Home Care Visit is Covered at no Cost-Sharing if mother is discharged from Hospital early
Maternity & Newborn Care • Physician and Midwife Services for Delivery	10% Coinsurance after Deductible	30% Coinsurance after Deductible	

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Maternity & Newborn Care • Breastfeeding Support, Counseling and Supplies including Breast Pumps	Covered in full	30% Coinsurance after Deductible	Covered for duration of breast feeding
Maternity & Newborn Care • Postnatal Care	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	
Outpatient Hospital Surgery Facility Charge	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Preadmission Testing	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities • Performed in a PCP Office	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities • Performed in Specialist Office	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities • Performed in Outpatient Facilities	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Diagnostic Radiology Services • Performed in a PCP Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Diagnostic Radiology Services • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Diagnostic Radiology Services • Performed in a Freestanding Radiology Facility	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Diagnostic Radiology Services • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Therapeutic Radiology Services • Performed in a Specialist Office	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Therapeutic Radiology Services • Performed in a Freestanding Radiology Facility	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Therapeutic Radiology Services • Performed as Outpatient Hospital Services	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance after Deductible	See benefit for description

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) • Performed in a PCP Office	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	unlimited visits per Plan Year Speech and physical therapy are only Covered following a Hospital stay or surgery.
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) • Performed in a Specialist Office	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) • Performed in an Outpatient Facility	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	
Second Opinions on the Diagnosis of Cancer, Surgery & Other	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible Second Opinions on Diagnosis of Cancer are Covered at participating Cost-Sharing for non-participating Specialist when a Referral is obtained	See benefit for description
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery and Transplants • Inpatient Hospital Surgery	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description All transplants must be performed at Designated Facilities
We do not Cover: travel expenses, lodging, meals, or other accommodations for donors or guests; donor fees in connection with organ transplant surgery; or routine harvesting and storage of stem cells from newborn cord blood.			

PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery and Transplants • Outpatient Hospital Surgery	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery and Transplants • Surgery Performed at an Ambulatory Surgical Center	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery and Transplants • Office Surgery	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
ADDITIONAL SERVICES, EQUIPMENT & DEVICES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Diabetic Equipment, Supplies & Self-Management Education • Diabetic Equipment, Supplies, and Insulin (30-Day Supply)	$10 Copayment then You pay 0% not subject to Deductible but not more than $100 in Cost-Sharing for a 30-day supply for an insulin drug.	$10 Copayment then You pay 0% not subject to Deductible but not more than $100 in Cost-Sharing for a 30-day supply for an insulin drug.	See benefit for description
Diabetic Equipment, Supplies & Self-Management Education • Diabetic Education	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description

Limitations
The items will only be provided in amounts that are in accordance with the treatment plan developed by the Physician for You. We Cover only basic models of blood glucose monitors unless You have special needs relating to poor vision or blindness or otherwise Medically Necessary.

ADDITIONAL SERVICES, EQUIPMENT & DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Durable Medical Equipment & Braces	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
We do not Cover equipment designed for Your comfort or convenience (e.g., pools, hot tubs, air conditioners, saunas, humidifiers, dehumidifiers, exercise equipment), as it does not meet the definition of durable medical equipment. **Braces.** We do not Cover the cost of repair or replacement that is the result of misuse or abuse by You.			
External Hearing Aids	10% Coinsurance after Deductible	30% Coinsurance after Deductible	Single purchase once every three (3) years
Cochlear Implants	10% Coinsurance after Deductible	30% Coinsurance after Deductible	One (1) per year per plan year
Hospice Care • Inpatient	10% Coinsurance after Deductible	30% Coinsurance after Deductible	Three hundred sixty-five (365) days per Plan Year
Hospice Care • Outpatient	10% Coinsurance after Deductible	30% Coinsurance after Deductible	Five (5) visits for family bereavement counseling
We do not Cover: funeral arrangements; pastoral, financial, or legal counseling; or homemaker, caretaker, or respite care.			
Medical Supplies	10% Coinsurance after Deductible	30% Coinsurance after Deductible	See benefit for description
We do not Cover over-the-counter medical supplies.			
Prosthetic Devices • External	10% Coinsurance after Deductible	30% Coinsurance after Deductible	One (1) prosthetic device, per limb, per Plan Year

- **We do not Cover** wigs made from human hair unless You are allergic to all synthetic wig materials.
- **We do not Cover** dentures or other devices used in connection with the teeth unless required due to an accidental injury to sound natural teeth or necessary due to congenital disease or anomaly.
- Eyeglasses and contact lenses are **not Covered** under this section of the Certificate and are only Covered under the Pediatric Vision Care section of this Certificate.
- **We do not Cover** the cost of repair or replacement covered under warranty or if the repair or replacement is the result of misuse or abuse by You.
- **We do not Cover** shoe inserts.

Prosthetic Devices • Internal	10% Coinsurance after Deductible	30% Coinsurance after Deductible	Unlimited See benefit for description
INPATIENT SERVICES & FACILITIES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Inpatient Hospital for a Continuous Confinement (Including an Inpatient Stay for Mastectomy Care, Cardiac & Pulmonary Rehabilitation, & End of Life Care)	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Observation Stay	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Skilled Nursing Facility (Includes Cardiac & Pulmonary Rehabilitation)	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	Two hundred (200) days per Plan Year
Inpatient Habilitation Services (Physical Speech and Occupational Therapy)	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	60 Days per plan year combined therapies
Inpatient Rehabilitation Services (Physical, Speech & Occupational therapy)	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	60 Days per plan year combined therapies Speech and physical therapy are only Covered following a Hospital stay or surgery

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment) Preauthorization is not required for emergency admissions or for admissions at Participating OMH licensed Facilities for Members under 18.	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (Including Partial Hospitalization & Intensive Outpatient Program Services) • Office Visits	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (Including Partial Hospitalization & Intensive Outpatient Program Services) • All Other Outpatient Services	0% Coinsurance not subject to the Deductible	0% Coinsurance not subject to the Deductible	See benefit for description
ABA Treatment for Autism Spectrum Disorder	0% Coinsurance not subject to the Deductible	0% Coinsurance not subject to the Deductible	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder	0% Coinsurance not subject to the Deductible	0% Coinsurance not subject to the Deductible	See benefit for description
Limitations. We do not Cover any services or treatment set forth above when such services or treatment are provided pursuant to an individualized education plan under the New York Education Law. The provision of services pursuant to an individualized family service plan under Section 2545 of the New York Public Health Law, an individualized education plan under Article 89 of the New York Education Law, or an individualized service plan pursuant to regulations of the New York State Office for People With Developmental Disabilities shall not affect coverage under this Certificate for services provided on a supplemental basis outside of an educational setting if such services are prescribed by a licensed Physician or licensed psychologist			

MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment) reauthorization is Not Required for Emergency Admissions or for Participating OASAS-certified Facilities]]	$500 Copayment then You pay 10% Coinsurance not subject to Deductible	30% Coinsurance after Deductible	See benefit for description
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment) • Office Visits	$30 Copayment then You pay 10% Coinsurance not subject to the Deductible	30% Coinsurance after Deductible	Up to twenty (20) visits a plan year may be used for family counseling
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment) • All Other Outpatient Services Preauthorization is not required for Participating OASAS-certified Facilities.	0% Coinsurance not subject to the Deductible	0% Coinsurance not subject to the Deductible	

PRESCRIPTION DRUGS *Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by Health Resources and Services Administration (HRSA) or if the item or service has an "A" or "B" rating from the United States Preventive Services Task Force (USPSTF) and obtained at a participating pharmacy	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Note: If You have an Emergency Condition, Preauthorization is not required for a five (5) day emergency supply of a Covered Prescription Drug used to treat a substance sue disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.			
Cost-Sharing Expenses. You are responsible for paying the costs outlined in the Schedule of Benefits section of this Certificate when Covered Prescription Drugs are obtained from a retail or mail order pharmacy. You have a three (3) tier plan design, which means that your out-of-pocket expenses will generally be lowest for Prescription Drugs on tier 1 and highest for Prescription Drugs on tier 3. Your out-of-pocket expense for Prescription Drugs on tier 2 will generally be more than for tier 1 but less than tier 3.			
Retail Pharmacy			
Preauthorization is not required for a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.			
Retail Pharmacy 30-day supply Tier 1 (generic)	$10 Copayment per supply Not subject to Deductible	$10 Copayment per supply Not subject to Deductible	See benefit for description
Retail Pharmacy 30-day supply Tier 2 (formulary brand)	$25 Copayment per supply Not subject to Deductible	$25 Copayment per supply Not subject to Deductible	See benefit for description
Retail Pharmacy 30-day supply Tier 3 (non-formulary brand)	$40 Copayment per supply Not subject to Deductible	$40 Copayment per supply Not subject to Deductible	See benefit for description

PRESCRIPTION DRUGS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Mail Order Pharmacy Up to a 90-day supply Tier 1 (generic)	$25 Copayment per supply Not subject to Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See benefit for description
Mail Order Pharmacy Up to a 90-day supply Tier 2 (formulary brand)	$62.50 Copayment per supply Not subject to Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See benefit for description
Mail Order Pharmacy Up to a 90-day supply Tier 3 (non-formulary brand)	$100 Copayment per supply Not subject to Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See benefit for description
Enteral Formulas Tier 1 (generic)	$10 Copayment per supply Not subject to Deductible	$10 Copayment per supply Not subject to Deductible	See benefit for description
Enteral Formulas Tier 2 (formulary brand)	$25 Copayment per supply Not subject to Deductible	$25 Copayment per supply Not subject to Deductible	See benefit for description
Enteral Formulas Tier 3 (non-formulary brand)	$40 Copayment per supply Not subject to Deductible	$40 Copayment per supply Not subject to Deductible	See benefit for description

Limitations/Terms of Coverage.

1. We reserve the right to limit quantities, day supply, early Refill access and/or duration of therapy for certain medications based on Medical Necessity including acceptable medical standards and/or FDA recommended guidelines.
2. If We determine that You may be using a Prescription Drug in a harmful or abusive manner, or with harmful frequency, Your selection of Participating Pharmacies [and prescribing Providers] may be limited. If this happens, We may require You to select a single Participating Pharmacy [and a single Provider] that will provide and coordinate all future pharmacy services. Benefits will be paid only if You use the selected single Participating Pharmacy. [Benefits will be paid only if Your Prescription Order or Refills are written by the selected Provider or a Provider authorized by Your selected provider.] If You do not make a selection within 31 days of the date, We notify You, We will select a single Participating Pharmacy [and/or prescribing Provider] for You.
3. Compounded Prescription Drugs will be Covered only when they contain at least one (1) ingredient that is a Covered legend Prescription Drug, they are not essentially the same as a Prescription Drug from a manufacturer and are obtained from a pharmacy that is approved for compounding.

4. Various specific and/or generalized "use management" protocols will be used from time to time in order to ensure appropriate utilization of medications. Such protocols will be consistent with standard medical/drug treatment guidelines. The primary goal of the protocols is to provide Our Members with a quality-focused Prescription Drug benefit. In the event a use management protocol is implemented, and You are taking the drug(s) affected by the protocol, You will be notified in advance.
5. Injectable drugs (other than self-administered injectable drugs) and diabetic insulin, oral hypoglycemics, and diabetic supplies and equipment are not Covered under this section but are Covered under other sections of this Certificate.
6. We do not Cover charges for the administration or injection of any Prescription Drug. Prescription Drugs given or administered in a Physician's office are Covered under the Outpatient and Professional Services section of this Certificate.
7. We do not Cover drugs that do not by law require a prescription, except for smoking cessation drugs, over-the-counter preventive drugs or devices provided in accordance with the comprehensive guidelines supported by HRSA or with an "A" or "B" rating from USPSTF, or as otherwise provided in this Certificate.
   We do not Cover Prescription Drugs that have over-the-counter non-prescription equivalents, except if specifically designated as Covered in the drug Formulary. Non-prescription equivalents are drugs available without a prescription that have the same name/chemical entity as their prescription counterparts. [We do not Cover repackaged products such as therapeutic kits or convenience packs that contain a Covered Prescription Drug unless the Prescription Drug is only available as part of a therapeutic kit or convenience pack. Therapeutic kits or convenience packs contain one or more Prescription Drug(s) and may be packaged with over-the-counter items, such as glove, finger cots, hygienic wipes or topical emollients.]
   We do not Cover Prescription Drugs to replace those that may have been lost or stolen.
8. We do not Cover Prescription Drugs dispensed to You while in a Hospital, nursing home, other institution, Facility, or if You are a home care patient, except in those cases where the basis of payment by or on behalf of You to the Hospital, nursing home, Home Health Agency or home care services agency, or other institution, does not include services for drugs.
9. We reserve the right to deny benefits as not Medically Necessary or experimental or investigational for any drug prescribed or dispensed in a manner contrary to standard medical practice. If coverage is denied, You are entitled to an Appeal as described in the Utilization Review and External Appeal sections of this Certificate.
10. A pharmacy need not dispense a Prescription Order that, in the pharmacist's professional judgment, should not be filled.

WELLNESS BENEFITS	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**
Exercise Facility Reimbursement	Up to $200 per six (6) month period; up to an additional $100 per six (6) month period for Spouse	

Reimbursement is limited to actual workout visits. We do not reimburse:

- Memberships in tennis clubs, country clubs, weight loss clinics, spas or any other similar facilities;
- Lifetime memberships;
- Equipment, clothing, vitamins or other services that may be offered by the facility (e.g., massages, etc.); or
- Services that are amenities, such as a gym, that are included in Your rent or homeowners association fees.

In order to be eligible for reimbursement, You must: • Be an active member of the exercise facility, and • Complete 50 visits in a six (6)-month period.			
PEDIATRIC DENTAL & VISION CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Pediatric Dental Care • Preventive	$35 Copayment then You pay 0% not subject to Deductible	$35 Copayment then You pay 0% not subject to Deductible	One (1) dental exam & cleaning per six (6)-month period
Pediatric Dental Care • Routine Dental Care	$100 Copayment then You pay 0% not subject to Deductible	$100 Copayment then You pay 0% not subject to Deductible	Full mouth x-rays or panoramic x-rays at thirty-six (36) month intervals and bitewing x-rays at six (6) month intervals
Pediatric Dental Care • Major Dental Care (Oral Surgery, Endodontics, Periodontics & Prosthodontics) Orthodontics & Major Dental Require Preauthorization	$250 Copayment then You pay 0% not subject to Deductible	$250 Copayment then You pay 0% not subject to Deductible	
Pediatric Dental Care • Orthodontics	50% Coinsurance not subject to Deductible	50% Coinsurance not subject to Deductible	

Orthodontics & Major Dental Require Preauthorization			
Pediatric Vision Care			
Pediatric Vision Care • Exams	$20 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	One (1) exam per twelve (12)-month period
Pediatric Vision Care • Lenses & Frames	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	One (1) prescribed lenses & frames per twelve (12)-month period
Pediatric Vision Care • Contact Lenses	$40 Copayment then You pay 0% not subject to Deductible	30% Coinsurance not subject to Deductible	

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not covered under the Certificate, you will be responsible for the full cost of the services.

Travel Assistance Services

Complete benefit information is found in the Certificate of Coverage.

OTHER COVERED SERVICES	Authorized Vendor Approved Services Member Responsibility for Cost-Sharing
Emergency Medical Evacuation	0% Coinsurance of actual cost not subject to Deductible
Medical Repatriation	0% Coinsurance of actual cost not subject to Deductible
Transportation to Join a Hospitalized Member	0% Coinsurance of actual cost not subject to Deductible
Return of Minor Children	0% Coinsurance of actual cost not subject to Deductible
Repatriation of Mortal Remains	0% Coinsurance of actual cost not subject to Deductible

Accidental Death and Dismemberment Benefits

Loss	Benefit Amount
Life	$10,000
Loss of Two or More Hands or Feet	$10,000
Loss of Use of Two or More Hands or Feet	$10,000
Loss of Sight in Both Eyes	$10,000
Loss of Speech and Hearing (in Both Ears)	$5,000
Loss of one Hand or Foot and Sight in One Eye	$10,000
Loss of One Hand or Foot	$5,000
Loss of Sight in One Eye	$5,000
Loss of Speech	$2,500
Loss of Hearing (in Both Ears)	$2,500
Loss of Thumb and Index Finger on the Same Hand	$2,500
Loss of all Four Fingers on the Same Hand	$2,500
Loss of all Toes on the Same Foot	$2,500
Loss of Thumb	$2,500

Exclusions

No coverage is available under the certificate for the following:

Aviation.

We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

Convalescent and Custodial Care.

We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

Conversion Therapy.

We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for any individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

Cosmetic Services.

We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

Coverage Outside of the United States, Canada or Mexico.

We do not Cover care or treatment provided outside of the United States, its possessions, Canada or Mexico except for Emergency Services, Pre-Hospital Emergency Medical Services and ambulance services to treat Your Emergency Condition.

Dental Services.

We do not Cover dental services except for care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

Experimental or Investigational Treatment.

We do not Cover any health care service, procedure, treatment, device or Prescription Drug that is experimental or investigational. However, we will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, we will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

Felony Participation.

We do not Cover any illness, treatment or medical condition due to Your participation in a felony, riot or insurrection. This exclusion does not apply to Coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).

Foot Care.

We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.

Government Facility.

We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law unless You are taken to the Hospital because it is close to the place where You were injured or became ill and Emergency Services are provided to treat Your Emergency Condition.

Medically Necessary.

In general, we will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, we will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

Medicare or Other Governmental Program.

We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid). When You are eligible for Medicare, we will reduce Our benefits by the amount Medicare would have paid for the Covered Services. Except as otherwise required by law, this reduction is made even if You fail to enroll in Medicare or You do not pay Your Medicare premium. Benefits for Covered Services will not be reduced if We are required by federal law to pay first or if You are not eligible for premium-free Medicare Part A.

Military Service.

We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

No-Fault Automobile Insurance.

We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

Services Not Listed.

We do not Cover services that are not listed in this Certificate as being Covered.

Services Provided by a Family Member.

We do not Cover services performed by a covered person's immediate family member. "Immediate family member" means a child, stepchild, spouse, parent, stepparent, sibling, stepsibling, parent-in-law, child-in-law, sibling-in-law, grandparent, grandparent's spouse, grandchild, or grandchild's spouse.

Services Separately Billed by Hospital Employees.

We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.

Services with No Charge.

We do not Cover services for which no charge is normally made.

Vision Services.

We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the [Pediatric] Vision Care section(s) of this Certificate.

War.

We do not Cover an illness, treatment or medical condition due to war, declared or undeclared.

Workers' Compensation.

We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

The New York Institute of Technology College of Osteopathic Medicine Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student Health℠ is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Non-Discrimination

Aetna is committed to being an inclusive health care company. Aetna does not discriminate on the basis of ancestry, race, ethnicity, color, religion, sex/gender (including pregnancy), national origin, sexual orientation, gender identity or expression, physical or mental disability, medical condition, age, veteran status, military status, marital status, genetic information, citizenship status, unemployment status, political affiliation, or on any other basis or characteristic prohibited by applicable federal, state or local law.

Aetna provides free aids and services to people with disabilities and free language services to people whose primary language is not English.

These aids and services include:

- Qualified language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Qualified interpreters
- Information written in other languages

If you need these services, contact the number on your ID card. Not an Aetna member? Call us at 1-877-480-4161.

If you have questions about our nondiscrimination policy or have a discrimination-related concern that you would like to discuss, please call us at 1-877-480-4161.

Please note, Aetna covers health services in compliance with applicable federal and state laws. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.

Language accessibility statement

Interpreter services are available for free.

Attention: If you speak English, language assistance service, free of charge, are available to you. Call **1-877-480-4161** (TTY: **711**).

Español/Spanish

Atención: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-877-480-4161** (TTY: **711**).

አማርኛ/Amharic

ልብ ይበሉ: አማርኛ ቋንቋ የሚናገሩ ከሆነ፥ የትርጉም ድጋፍ ሰጪ ድርጅቶች፣ ያለምንም ክፍያ እርስዎን ለማገልገል ተዘጋጅተዋል። የሚከተለው ቁጥር ላይ ይደውሉ **1-877-480-4161** (መስማት ለተሳናቸው: **711**).

العربية/Arabic

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-877-480-4161** (رقم الهاتف النصي: **711**).

Bàsɔ̀ɔ̀ Wùɖù/Bassa

Dè dɛ nìà kɛ dyɛ́ɖɛ́ gbo: Ɔ jǔ kɛ́ m̀ dyi Bàsɔ̀ɔ̀-wùɖù-po-nyɔ̀ jǔ nɨ́, nɨ̀ɨ́ à wuɖu kà kò ɖò po-poɔ̀ ɓɛ́ m̀ gbo kpáa.
Ɖá **1-877-480-4161** (TTY: **711**).

中文/Chinese

注意：如果您说中文，我们可为您提供免费的语言协助服务。请致电 **1-877-480-4161** (TTY: **711**)。

فارسی/Farsi

توجه: اگر به زبان فارسی صحبت می کنید، خدمات زبانی رایگان به شما ارایه میگردد، با شماره **1-877-480-4161** (TTY: **711**) تماس بگیرید.

Français/French

Attention : Si vous parlez français, vous pouvez disposer d'une assistance gratuite dans votre langue en composant le **1-877-480-4161** (TTY: **711**).

ગુજરાતી/Gujarati

ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો ભાષાકીય સહાયતા સેવા તમને નિ:શુલ્ક ઉપલબ્ધ છે.
કૉલ કરો **1-877-480-4161** (TTY: **711**).

Kreyòl Ayisyen/Haitian Creole

Atansyon: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-877-480-4161** (TTY: **711**).

Igbo

Nrụbama: Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dịịrị gị. Kpọọ **1-877-480-4161** (TTY: **711**).

한국어/Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스가 무료로 제공됩니다. **1-877-480-4161**(TTY: **711**)번으로 전화해 주십시오.

Português/Portuguese

Atenção: a ajuda está disponível em português por meio do número **1-877-480-4161** (TTY: **711**). Estes serviços são oferecidos gratuitamente.

Русский/Russian

Внимание: если вы говорите на русском языке, вам могут предоставить бесплатные услуги перевода. Звоните по телефону **1-877-480-4161** (TTY: **711**).

Tagalog

Paunawa: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-877-480-4161** (TTY: **711**).

اردو/Urdu

توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت دستیاب ہیں ۔ (TTY: **711**) **1-877-480-4161** پر کال کریں.

Tiếng Việt/Vietnamese

Lưu ý: Nếu quý vị nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị.
Gọi số **1-877-480-4161** (TTY: **711**).

Yorùbá/Yoruba

Àkíyèsí: Bí o bá nsọ èdè Yorùbá, ìrànlọ́wọ́ lórí èdè, lófẹ̀ẹ́, wà fún ọ. Pe **1-877-480-4161** (TTY: **711**).

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