

2011 GSEU NEW YORK STATE HEALTH INSURANCE PROGRAM (NYSHIP)

This is a summary of the most popular types of medical services provided by the SUNY Student Employee Health Plan (SEHP). In addition to the services listed below, it's advisable to obtain costs for other types of services you think you may utilize. Precertification is required for some services. Additional costs may apply, as well. **Review all available information about this plan and contact the carrier for additional information.**

	NYSHIP SUNY STUDENT EMPLOYEE HEALTH PLAN FOR GSEU
Type of Plan	PPO; Provides medical, dental & vision care; 3 separate ID cards.
List of Providers	www.cs.state.ny.us ; click on Benefits Programs, NYSHIP Online; GSEU
Primary care physician required	No
Out of Network coverage available	Yes. Refer to plan booklet.
Annual Maximums except pres. drugs	Non network \$100,000; Network & non-network; \$350,000
Office co-pay	\$10 co-pay for up to 15 visits; then \$100 deductible, plan pays 80%
Emergency room	\$25
Ambulance	\$15
Hospital (except mental health/rehab) In-patient care Out-patient care	Empire Blue Cross Blue Shield; United Health Care for some coverage. \$200 co-pay; pays 100% of allowable amount after. \$15 co-pay per visit. Waived if admitted. Prior authorization for MRI required.
Prescriptions Retail (30-day supply) Mail order (31-90 day supply)	Annual maximum \$3,000 \$ 5 generic \$15 preferred brand \$30 non-preferred brand \$ 5 generic \$20 preferred brand \$55 non-preferred brand
Mental Health/Substance Abuse Program Inpatient care Practitioner Visits (Outpatient)	Must call first for prior authorization. \$200 co-pay \$10 co-pay, network coverage up to 15 visits. For visits 16 and beyond, non-network outpatient coverage applies.
Dental	Yes; GHI
Vision	Yes; EyeMed
Dependent children	Covered through the last day of the month in which child turns age 26.
Bi-weekly cost Individual plan Family plan	All areas of New York State \$ 7.49 \$58.42
Summer Enrollment	Eligible employees who are employed and enrolled in the spring semester and expected to return in the subsequent fall semester will be eligible for an employer contribution during the intervening summer.
End of Coverage	28 days after last day of last payroll period worked.