

The Student Health Service is delighted that you will be attending Bard for your graduate studies. Included is a good deal of information and paperwork, some of which will require your immediate attention (*).

- Medical Clearance Requirements *
- Bard Health and Counseling Services (if applicable)*
- New York State Department of Health flyer regarding Measles, Mumps, Rubella vaccine requirements

2021–2022 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 2021–2022 academic year, the 12-month health insurance plan cost is \$3,042.00. In addition, there will be a \$100.00 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 80% 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 20% of the services with the exception of in office doctor visits (non-specialty). Doctor office visits will have a \$20 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 20% 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 2021-2022 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. In addition, students on campus during the academic year will be charged a mandatory Bard health services fee of \$470.

Fees for both the Bard insurance and the on-campus health services (if applicable) 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). The health services fee cannot be waived.

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 2021-2022 Bard College Student Accident and Sickness Insurance Plan is July 20, 2021, 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)**

THE MEDICAL CLEARANCE REQUIREMENTS

In addition to the automatic enrollment or online waiver submission, graduate students are required to complete the Medical Clearance Requirements. Instructions for the Medical Clearance Requirements follow this letter. Your ability to register for classes and be on campus is contingent on our receiving this information. Your graduate program director will receive a list of non-compliant students and may contact you directly if the Student Health Service is not able to clear you for admission.

You may need to contact your undergraduate institution for immunization information. Please schedule an appointment with your doctor as soon as possible if you have not had a physical in the past two years.

If you have had a physical within the past two year(s) you can forward the form to your physician and have her/him send the form back to you so you can upload it to the Student Health Portal.

Immunization Requirements

The New York State Department of Health requires all college students to be immunized against measles, mumps and rubella. The law applies to ALL full and part-time students born on or after January 1, 1957. Proof of immunity consists of:

- **Measles**—TWO doses of live measles vaccine (the first dose must have been administered on or after the first birthday, the second dose at least 30 days later and after 15 months of age), physician-verified history of measles disease or a blood test showing immunity;
- **Mumps**—ONE dose of live mumps vaccine administered on or after the first birthday, physician-verified history of mumps disease or a blood test showing immunity;
- **Rubella**—ONE dose of live rubella vaccine administered on or after the first birthday or a blood test showing immunity.

STUDENT HEALTH AND COUNSELING SERVICES

All on-campus students are required to present proof of insurance before being seen by the Bard Student Health Service. Students who have the Bard insurance will also be issued a card and be required to present it at the time of visit.

Annandale-on-Hudson programs

Enrollment in the Bard College Blanket Accident and Health Insurance Plan allows graduate students access to the on-campus Student Health Service and Student Counseling Service. Please see <http://inside.bard.edu/healthservices/> for a list of primary care services and medication and prescription information; see <http://inside.bard.edu/counseling/> for information on counseling services. You are required to complete the enclosed Bard Health and Counseling Services memorandum of understanding before using the on-campus services.

The Student Health Service does not charge students additional fees for office visits. Laboratory testing performed at the Student Health Service is covered by the Bard plan. Any medication dispensed to students on the Bard plan from the Health Services on-site dispensary is charged directly to the student's Bard account.

For those Annandale graduate students seeking health care or mental health care services off-campus, please visit CDPHP for a list of providers. The Student Counseling Service also maintains a list of local off-campus mental health care providers on its website, which is located here: <http://inside.bard.edu/counseling/offcampus/>. It is recommended that you confirm prior to scheduling an appointment that the provider participates in the network. You should refer to the insurance as CDPHP Bard student insurance plan.

New York City programs

There is no contracted mental health care provider in New York City for Bard graduate students; however, you may use the referral line for Columbia Psychiatry's College Student Program at 212-326-8441. The website is: <http://columbiapsychiatry.org/clinicalservices/college-student-program>. Please note this is simply a referral line; however, the providers participating in this service generally charge fees on a sliding scale.



Student Health Service

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 PPO Network. 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.

On-campus summer programs

Please contact Student Health Service or the Student Counseling Service to ask about clinical hours and services available during the summer.

The Student Counseling Service maintains a list of local off-campus mental health care providers on its website: <http://inside.bard.edu/counseling/about/>. It is recommended that you confirm prior to scheduling an appointment that the provider participates in the CDPHP network.

CONTACTS:

Student Health Service

Bard College

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://www.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



Student Health Service

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

Bard Student Health Service

Medical Clearance Requirements

Dear Incoming Student:

All students are required by the College's policy and New York State regulations to submit documents for medical clearance. Please read all of the information provided in this document so that you are aware of the New York State public health laws and Bard College Health Service admission requirements. Pay particular attention to the immunization record and meningitis information.

STUDENTS WHO ARE NOT COMPLIANT WITH NEW YORK STATE LAWS WILL NOT BE ALLOWED TO REGISTER FOR CLASSES.

How to Complete your Medical Clearance Forms

Your medical clearance must be completed online via our Student Health Portal:

<https://bard.medicatconnect.com/>. Log in using your Bard login credentials.

Once in the portal, follow the detailed instructions to complete your medical clearance. You will need to:

1. Enter your immunization history.
2. Upload a copy of your immunization record. *Proof of immunity to measles, mumps, and rubella is the minimum requirement. Please see the attached brochure from New York State that describes this requirement in detail.*
3. Upload a copy of a recent physical exam. *(The portal has a downloadable form you can provide to your primary care provider.)*
4. Complete the online Medical History form.
5. Complete the online Consent and Authorization.
6. Complete the online Meningitis Response Form.

In addition to completing your medical clearance forms, please take a few minutes to read the attached information about the Student Health Service and Counseling Service. The following pages outline the services available to you as a student at Bard, and how to access those services.

We are happy to welcome you to Bard College, and are here to support you during your stay.

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Bard Student Health Service

The Bard College Student Health Service is here to tend to the medical needs of Bard students. We have four full-time nurse practitioners (NPs) and a part-time consulting physician on staff to provide general primary care for students. Our NPs can diagnose and treat short-term physical illnesses and minor injuries. They can prescribe medication, perform routine lab work, prescribe or dispense birth control, and perform most primary health care functions. They are also able to help students find off-campus care for long-term or complex medical treatment. For more specific information on the services we provide, we encourage you to visit our website at <https://hcw.bard.edu/health/>.

Students who wish to be seen at Health Service should call our offices at 845-758-7433 to schedule an appointment. Except in emergencies, we do not see students on a walk-in basis. For students experiencing illness or injury we can usually schedule a same-day appointment.

Most services rendered at Health Service are free to students during the academic year. While we do not bill for services rendered, we will ask for a copy of your insurance card at each visit, so students should make sure to obtain and keep a copy with them at all times. We use LabCorp to process any lab work that may be required, and LabCorp does bill directly to insurance companies. Students should be aware of what is allowable under their plan, and whether their policy will cover LabCorp's services. In the event that a student's insurance company contracts with another lab, we can provide prescriptions for lab work at other off-campus facilities.

During a visit the NP may dispense prescription and/or nonprescription medications. The cost of these will be billed to the student's account, unless the student chooses to pay for these in cash. In most cases these charges are quite modest, since they only cover the cost of the medications.

Health Service operates under ethical and legal confidentiality rules that restrict any transmission of information without explicit and voluntary permission of the student. Exceptions to confidentiality include imminent suicidal/homicidal risks and other symptoms that place a student or others at serious risk of harm. All treatment records are destroyed after seven years.

Please do not hesitate to call us at 845-758-7433, or email us at healthservice@bard.edu, with any immediate questions or concerns you may have.

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Bard Student Counseling Service

The Bard College Student Counseling Service is available to support the student's successful transition to college life. The service provides short-term, problem-focused individual therapy, group therapy, crisis intervention, and limited psychiatric evaluations and medication management.

With the exception of a psychiatric or emotional crisis, appointments with the Counseling Service are scheduled on a first-come, first-served basis. The staff may make off-campus referrals for students who cannot be accommodated in a timely manner or require more intensive or specialized treatment.

Please note: Incoming students who are currently taking medications for a psychological condition, mood stabilization, or attention deficit disorder should make arrangements to have their medication monitored by the prescribing physician at home, or transfer their care to an off-campus physician in the area prior to coming to Bard. Likewise, students who have been in psychotherapy and anticipate continuing long-term therapy while at college should seek such care off campus.

Students with private comprehensive insurance must contact their insurance company's member services to verify the portability and benefits available in the Dutchess or Ulster County areas. Students seeing an off-campus therapist are responsible for all arrangements, including appointment scheduling, transportation, fees, and insurance issues.

The Counseling Service operates under ethical and legal confidentiality rules that restrict any transmission of information without explicit and voluntary permission of the student. Exceptions to confidentiality include imminent suicidal/homicidal risks and other symptoms that place a student or others at serious risk of harm. All treatment records are destroyed after seven years.

More information about our services and staff, as well as mental health resources in the area, transportation to off-campus mental health appointments, current mental health programming at Bard, and insurance questions related to mental health benefits can be found on the Student Counseling Service website at <https://hcw.bard.edu/counseling/>, or by calling 845-758-7433.

If you have any questions, please feel free to contact the Counseling Service at 845-758-7433 or via email at counselingservice@bard.edu.

Student Counseling Service

Bard College

Annandale-on-Hudson, NY 12504-5000

Phone: 845-758-7433

Fax: 845-758-7437

Email: counselingservice@bard.edu

Website: <https://hcw.bard.edu/counseling/>

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Student Health Service and Counseling Service, Bard College, PO Box 5000, Annandale-on-Hudson, NY 12504-5000

Telephone: 845-758-7433 Fax: 845-758-7437 Email: counselingservice@bard.edu Website: <https://hcw.bard.edu/counseling/>

Important Information for College and College-Bound Students

Proof of Immunity

New York State Law **REQUIRES** college students to be immunized against measles, mumps, and rubella. The law applies to **ALL** full and part-time students born on or after January 1, 1957.

Measles

TWO doses of live measles vaccine (the first dose must have been administered on or after the first birthday, the second dose at least 30 days later and after 15 months of age), physician-verified history of measles, or a blood test showing immunity.

Mumps

ONE dose of live mumps vaccine administered on or after the first birthday, physician-verified history of mumps, or a blood test showing immunity.

Rubella

ONE dose of live rubella vaccine administered on or after the first birthday, or a blood test showing immunity.

Check your immunization record with your health care provider or high school to be certain you meet these requirements. For more information, contact the Bard College or local health department or call the New York State Health Department Bureau of Immunization main number at 518-473-4437. Regional immunization offices may be reached through 914-654-7149.

For more information on immunizations, visit <https://www.health.ny.gov/publications/2391.pdf>

ATTENTION

IMPORTANT

COLLEGE AND COLLEGE-bound Students

New York State Law
REQUIRES college students to be immunized against measles, mumps and rubella. The law applies to **ALL** full and part-time students born on or after January 1, 1957.



Proof of immunity consists of:

Measles—**TWO** doses of live measles vaccine (the first dose must have been administered on or after the first birthday, the second dose at least 30 days later and after 15 months of age), physician-verified history of measles disease or a blood test showing immunity.

Mumps—**ONE** dose of live mumps vaccine administered on or after the first birthday, physician-verified history of mumps disease or a blood test showing immunity.

Rubella—**ONE** dose of live rubella vaccine administered on or after the first birthday or a blood test showing immunity.

Check your immunization record with your health care provider or high school to be certain you meet these requirements. For more information contact your college or local health department. Or, call the New York State Immunization Program office listed below.

Albany	(518) 271-2761
Buffalo	(716) 847-4502
New Rochelle	(914) 654-7194
Rochester	(716) 423-8063
Long Island	(914) 654-7194
Syracuse	(315) 426-7628
New York City	(212) 268-6431

For more information on immunizations, write for a free copy of Immunizations... Not just Kids' Stuff (publication #2311) to:

Publications
New York State Department of Health
Empire State Plaza
Albany, NY 12237-0001

CDPHP[®] PPO Plan Benefit Summary



Plan Code: BARD321
 Bard College Student Plan
 Group ID: 20030973
 Effective Date: 08/01/2021

	In-Network	Out-Network
Cost Sharing Information		
Deductible	\$100 Single	Combined with In-Network
Out of Pocket Maximum	\$7,900 Single	Combined with In-Network
Office Visits		
PCP	\$20 Copayment	Deductible then 20% Coinsurance
Live Video Doctor Visits (24/7 Sick Visits, Behavioral Health, Telenutrition)	\$20 Copayment	Not Covered
Specialist	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Preventive and Well Care Services*		
Well Baby and Child Care including immunizations	Covered in full	Deductible then 20% Coinsurance
Annual Adult Exam (One exam per plan year regardless if 365 days have passed)	Covered in full	Deductible then 20% Coinsurance
Mammography	Covered in full	Deductible then 20% Coinsurance
Annual Pap Test and Ob/Gyn Exam	Covered in full	Deductible then 20% Coinsurance
Prostate Cancer Screening	Covered in full	Deductible then 20% Coinsurance
Bone Density Tests	Covered in full	Deductible then 30% Coinsurance
*Cost sharing may apply to diagnostic care		
Hospital Services		
Inpatient Hospital (semi-private room, anesthesia, X-Ray, lab tests, etc)	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Outpatient Surgery * Cost share may be reduced at a preferred ambulatory surgery center.	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Maternity Services*		
Maternity - Routine Prenatal Care and Postnatal Care	Covered in Full*	Deductible then 20% Coinsurance
Maternity - Inpatient Hospital Services	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Newborn Nursery	Deductible then Covered in full	Deductible then 20% Coinsurance
*(Non-routine services may result in an additional cost share)		
Emergency Care		
Worldwide Emergency Room Care (waived if admitted inpatient)	Deductible then \$100 Copayment	All Emergency Care is Considered In Network
Ambulance	Deductible then 20% Coinsurance	All Emergency Care is Considered In Network
Urgent Care		
Nonparticipating urgent care facility services within the CDPHP UBI service area are not covered	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Diagnostic Testing*		
Outpatient Hospital or Office Based Laboratory Services * Deductible does not apply and Coinsurance waived if provider is a preferred laboratory.	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Outpatient Hospital or Office Based Radiology Services * Deductible does not apply and Coinsurance waived if provider is a preferred center.	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Behavioral Health Services		
Mental Health/Substance Use Inpatient Services	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Mental Health/Substance Use Outpatient Services	\$20 Copayment	Deductible then 20% Coinsurance
*(Up to 20 visits per plan year may be used for substance use family counseling.)		
Condition Support Services		

CDPHP[®] PPO Plan Benefit Summary



Plan Code: BARD321
 Bard College Student Plan
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 Effective Date: 08/01/2021

	In-Network	Out-Network
Outpatient Habilitation & Rehabilitation - Physical Therapy	Deductible then 20% Coinsurance (60 visits combined PT/OT/ST per benefit period)	Deductible then 20% Coinsurance (See In-Network limitation)
Outpatient Habilitation & Rehabilitation - Speech Therapy	Deductible then 20% Coinsurance (60 visits combined PT/OT/ST per benefit period)	Deductible then 20% Coinsurance (See In-Network limitation)
Outpatient Habilitation & Rehabilitation- Occupational Therapy	Deductible then 20% Coinsurance (60 visits combined PT/OT/ST per benefit period)	Deductible then 20% Coinsurance (See In-Network limitation)
Home Health Care	Covered in full	Deductible then 20% Coinsurance
Skilled Nursing Facility	Deductible then 20% Coinsurance (200 days per plan year)	Deductible then 20% Coinsurance (See In-Network limitation)
Chemotherapy/Radiation Therapy visit	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Prosthetic Appliances and Durable Medical Equipment	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Diabetic Services		
Includes Insulin, oral medication, needles and syringes - up to a 30 day supply, Glucometers and Diabetic DME. Insulin is limited to \$100 out of pocket per 30 day supply.	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Vision Services		
Laser Eye Surgery	Up to a maximum of \$750 reimbursement for eligible eye surgeries and consultations per lifetime	
Wellness Care		
Weight Management	Up to a \$75 reimbursement available for participation in a weight loss program	
Fitness Reimbursement	Up to \$200 reimbursement per 50 visits for subscriber (max \$400 reimbursement per year) and \$100 reimbursement per 50 visits for covered dependent (max \$200 reimbursement per year)	
Child Birthing Classes	Up to \$75 reimbursement available for completion of child birthing class	
CaféWell Participation	Participating (Up to \$365 Life Points per contract per calendar year)	
Acupuncture (10 visit limit per plan year for acupuncture services)	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Nutritional Counseling	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance
Chiropractic Benefits	Deductible then 20% Coinsurance	Deductible then 20% Coinsurance

This Summary of Benefits is intended to provide a general outline of coverage. In the event of any conflict between this document and the member's Certificate and any applicable Rider(s) issued by CDPHP, the Certificate and Rider(s) will be the controlling documents.

All benefits of this plan are subject to coordination of benefits. This summary is designed to highlight benefits of the plan being offered and does not detail all benefits, limitations, or exclusions. It is not a contract and may be subject to change. For more detailed information, a membership Certificate is available for your review upon request.

CDPHP UBI gives you access to more than 825,000 participating practitioners and providers nationwide, including many of the major hospitals, and a variety of value-added services to help you and your family stay healthy. If you have a question or wish to receive additional information, please contact the CDPHP marketing department at (518) 641-5000 or 1-800-993-7299 or visit our Web site at www.cdphp.com.

Please Note. All non-emergency services must be provided by a CDPHP Universal Benefits, Inc.[®] (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI. Please Note. All non-emergency services must be provided by a CDPHP Universal Benefits, Inc.[®] (CDPHP UBI) Participating Physician/provider (including hospital admissions) unless otherwise preauthorized by CDPHP UBI.

CDPHP[®] PPO Plan Benefit Summary



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Bard College Student Plan
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Pharmacy Coverage	
	Retail Prescription Drugs (30 Day Supply)
	Tier 1 Drugs \$10
	Tier 2 Drugs \$25
	Tier 3 Drugs \$40
	Specialty Drugs \$40
Description	Mail order, 2.0 copayments for a 90-day supply. Prescriptions must be written by a duly licensed health care provider and filled at a participating pharmacy, unless otherwise authorized in advance by CDPHP. Specialty drugs are not eligible for the mail order program and require preauthorization to be obtained through CDPHP's participating specialty vendors. Prescription drugs are not subject to the plan deductible, if applicable.
Pediatric Vision Coverage	
Description	One routine eye exam and vision hardware are covered per benefit period, subject to the deductible then 20% coinsurance. One pair of frames and lenses or contact lenses is allowed once per benefit period.

Bard Health Insurance for International Students

Important note:

International students at Bard have the option of waiving Bard’s student health insurance plan and purchasing health insurance from a **different commercial providers**. While this other insurance plan is acceptable, we must advise you that the coverage this commercial plan offers does not compare favorably with Bard’s. At the bottom of the page you will find a sample (and only a sample) of specific coverage differences between Bard’s plan and one popular commercial provider (ISO Care). The commercial companies certainly offer initial savings, but those savings can rapidly disappear if you experience serious health problems, have an accident, or need emergency room treatment. Please be careful and thoughtful in making the choice between Bard’s plan and commercial insurance.

	BARD HEALTH INSURANCE PLAN	ALTERNATIVE PLAN
		ISO Care
Maximums	Unlimited	Unlimited
Coinsurance	20% of covered expenses	20% covered expenses in network 40% covered expenses out of network
Deductible (the amount you must pay before the insurance pays)	\$100 per policy year	\$400 per policy year
Emergency Room Deductible	Deductible and \$100 copayment	Deductible and \$250 copayment
12 Months	\$3,042	\$1,020

Quotes based on student at age 20. Rates as of April 2021.

Links to companies’ websites: ISO www.isoa.org

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Some plan differences between Bard and ISO Care. Bard’s plan has numerous additional benefits not listed here.

	BARD	ISO Care
Mental Health	See covered percentages above.	\$30 copayment then 20% in network or 40% <i>out of network</i>
Prescriptions	\$10 copay for Tier 1 drugs \$25 copay for Tier 2 drugs \$40 copay for Tier 3 drugs \$0 copay for contraceptives	Reimbursed at 80% of charge
Pre-existing Conditions	COVERED	COVERED
Pregnancy/Abortion	Pregnancy covered, like any other condition; \$300 in case of voluntary abortion	Pregnancy covered, like any other condition; Voluntary abortion is excluded
Drug Abuse	In-patient AND out-patient chemical abuse and chemical dependence expense benefit. Substance abuse disorders covered as any other illness.	Alcoholism/drug abuse treatment: the benefits and maximum amounts are the same as any other sickness
Sports	Intercollegiate sports injuries due to participation in practice or play of intercollegiate sports are covered under the plan. Also covers club and intramural sports.	EXCLUDED: Injury sustained from practice or play in any amateur, club, intramural, inter-scholastic, intercollegiate, professional, or semi-professional sport contest or competition