

# HEALTH SERVICES

Yale Health operates a multispecialty group practice on campus through its state-of-the-art medical center, Yale Health Center, located at 55 Lock Street. Yale Health Center offers a wide variety of on-site health care services including primary care, specialty care, acute care, mental health and counseling, radiology, blood draw, pharmacy, eye care, infusion and medication administration center, and a seventeen-bed inpatient care unit. Nearly all care is provided by Yale Health staff; when a student's condition requires more specialized care or a hospitalization, there is an extensive network of specialists drawn largely from Yale School of Medicine or other in-network contracted providers. Yale Health's network hospital is Yale-New Haven Hospital. With Yale Health Hospitalization & Specialty Care Coverage, emergency care is covered anywhere in the world. Yale Health's services are detailed in A Student's Guide to Yale Health, available through the Yale Health Member Services Department, 203.432.0246, or online at <https://yalehealth.yale.edu/resource/student-guide-yale-health>.

## ELIGIBILITY FOR SERVICES

The university provides eligible degree-candidate student enrolled half-time or more with primary care services at the Yale Health Center through Yale Health Basic Student Health Services. These services are free and automatically provided; no enrollment or forms are required. For new students and newly eligible students, basic services are available on the date the student is required to be on campus for orientation and continue through July 31, providing they remain eligible. Basic Student Health Services includes preventive health, blood draw, and medical services in student health, gynecology, mental health and counseling, nutrition, acute care, and inpatient care. For returning students, access to Basic Student Health Services begins August 1 and ends July 31, providing they remain eligible. Please note that this is not an insurance plan. For full details, see Yale Health Basic Student Health Services at <https://yalehealth.yale.edu/topic/health-care-overview-students-yale-health>.

Students on leave of absence, on extended study and paying less than half tuition, or enrolled per course credit are not eligible for Yale Health Basic Student Health Services but may enroll in Yale Health Student Affiliate Coverage. Students enrolled in the Division of Special Registration as nondegree special students or visiting scholars are not eligible for Yale Health Basic Student Health Services but may enroll in the Yale Health Billed Associates Plan and pay a monthly fee. Associates must register for a minimum of one term within the first thirty days of affiliation with the university.

Students not eligible for Yale Health Basic Student Health Services may also use the services on a fee-for-service basis. Students who wish to be seen fee-for-service must register with the Member Services Department. Enrollment applications for the Yale Health Student Affiliate Coverage, Billed Associates Plan, or Fee-for-Service Program are available from the Member Services Department.

Most students meet the university requirement for hospitalization and insurance coverage by subscribing to Yale Health Hospitalization & Specialty Care Coverage, which provides coverage for all approved hospitalizations, specialty care services, and prescription medications. If you are an eligible degree-candidate student enrolled half-

time or more, you are automatically enrolled in and billed for this coverage. Full-year coverage dates are identical to those for Yale Health Basic Student Health Services. However, Yale Health Hospitalization & Specialty Care Coverage may also be purchased for either the fall term only or spring term only. All students who remained enrolled in and do not waive Yale Health Hospitalization & Specialty Care Coverage (<https://yalehealth.yale.edu/student-coverage>) can use specialty and ancillary services at Yale Health Center. Upon referral, Yale Health will cover the cost, minus any applicable copayments, of specialty and ancillary services for these students. Students with an alternate insurance plan should seek specialty services from a non-Yale Health provider who accepts their alternate insurance.

**EMBA and Broad Center M.M.S. candidates** Students enrolled in the EMBA and the Broad Center M.M.S. programs are not eligible for Yale Health Basic Student Health Services but may enroll in Yale Health Student Affiliate Coverage. This plan includes services described in both Yale Health Basic Student Health Services and Yale Health Hospitalization & Specialty Care Coverage. Coverage is not automatic; enrollment applications are available directly from the EMBA program or the Broad Center M.M.S. program, and special enrollment deadlines apply (July 15 for full-year or fall-term coverage; January 15 for spring-term coverage only).

## HEALTH COVERAGE ENROLLMENT

A student's status as an eligible Yale University undergraduate, graduate, or professional student automatically makes them eligible for Yale Health Basic Student Health Services. If they are eligible for Yale Health Basic Student Health Services, the university requires them to obtain adequate insurance coverage for hospitalization and specialty care. A student may purchase their hospitalization, specialty, and prescription coverage through Yale Health or through another insurer. Students may remain enrolled in Yale Health Hospitalization & Specialty Care Coverage or waive the plan if they have other hospitalization coverage, such as through a spouse or parent. The waiver must be renewed annually, and the student must confirm receipt of the waiver by the university's deadlines noted below.

### *Yale Health Hospitalization & Specialty Care Coverage*

For a detailed explanation of this plan, which includes coverage for prescriptions, see *A Student's Guide to Yale Health*, available at <https://yalehealth.yale.edu/resource/student-guide-yale-health>.

Students are automatically enrolled and charged a fee each term on their Student Financial Services bill for Yale Health Hospitalization & Specialty Care Coverage. Students with no break in coverage who are enrolled during both the fall and spring terms are billed each term and are covered from August 1 through July 31. For students entering Yale for the first time, readmitted students, and students returning from a leave of absence who have not been covered during their leave, Yale Health Hospitalization & Specialty Care Coverage begins on the day the dormitories officially open or when orientation requires students to be on campus. A student who is enrolled for the fall term only is covered for services through January 31; a student enrolled for the spring term only is covered for services through July 31.

**Waiving Yale Health Hospitalization & Specialty Care Coverage** Students can waive Yale Health Hospitalization & Specialty Care Coverage by completing an online waiver form that demonstrates proof of alternate coverage. Students are responsible for reporting any changes in alternate insurance coverage to the Member Services Department within thirty days. Students are encouraged to review their present coverage and compare its benefits to those available under Yale Health. The waiver form must be filed annually and received by September 15 for the full year or fall term or by January 31 for the spring term only.

**Revoking the Waiver** Students who waive Yale Health Hospitalization & Specialty Care Coverage but later wish to be covered must complete and send a form voiding their waiver to the Member Services Department by September 15 for the full year or fall term, or by January 31 for the spring term only. Students who wish to revoke their waiver during the term may do so, provided they show proof of loss of the alternate insurance plan and enroll within thirty days of the loss of this coverage. Yale Health fees will not be prorated.

### *Yale Health Student Dependent Plans*

A student may enroll the student's lawfully married spouse or civil union partner and/or legally dependent child(ren) under the age of twenty-six in one of three student dependent plans: Student + Spouse, Student + Child/Children, or Student Family Plan. These plans include services described in both Yale Health Basic Student Health Services and Yale Health Hospitalization & Specialty Care Coverage. Coverage is not automatic, and enrollment is by application. Applications are available from the Member Services Department or can be downloaded from the website (<https://yalehealth.yale.edu/forms-and-guidelines>) and must be renewed annually. Applications must be received by September 15 for full-year or fall-term coverage, or by January 31 for spring-term coverage only.

### *Yale Health Student Affiliate Coverage*

Students on leave of absence, on extended study, or enrolled per course per credit; students paying less than half tuition; students enrolled in the EMBA program; students enrolled in the Broad Center M.M.S. program; students enrolled in the PA Online program; students enrolled in the M.S.N. Nursing Online program; and students enrolled in the EMPH program may enroll in Yale Health Student Affiliate Coverage, which includes services described in both Yale Health Basic Student Health Services and Yale Health Hospitalization & Specialty Care Coverage. Graduate and professional school students should use the Student Enrollment Change Application available from the Member Services Department or at <https://yalehealth.yale.edu/student-coverage>. It must be received by September 15 for full-year or fall-term coverage, or by January 31 for spring-term coverage only. For EMBA candidates and Broad Center M.M.S. candidates, applications are available directly from the EMBA program or Broad Center M.M.S. program, and special enrollment deadlines apply (July 15 for full-year or fall-term coverage; January 15 for spring-term coverage only).

### **ELIGIBILITY CHANGES**

**Withdrawal** Withdrawing from the university directly impacts a student's Yale Health Hospitalization & Specialty Care Coverage. The timing of the student's withdrawal can

impact whether they can get a refund for their health coverage or be billed for health services they used. Note: Tuition and Yale Health coverage fees are billed separately and considered separately in the withdrawal policies. Students should Contact Yale Health Member Services (203.432.0246; [member.services@yale.edu](mailto:member.services@yale.edu)) or the student health care navigator ([yhstudentnavigator@yale.edu](mailto:yhstudentnavigator@yale.edu)) for guidance or questions about their specific situation.

For students who withdraw on or before the fifteenth day of classes:

- They will receive a full refund for the Yale Health Hospitalization & Specialty Care Coverage fee if they did not waive coverage; if they waived coverage, they would not get a refund since they were not billed for coverage.
- Their Yale Health membership will end retroactively to the start of the insurance term (fall or spring) in which they have withdrawn, as if they were never covered by Yale Health Hospitalization & Specialty Care Coverage or Basic Health Services.
- They will not be eligible for any Yale Health coverage and unable to access services moving forward.
- If they have already used health services, those services will be billed directly to the student by Yale Health.
- They cannot enroll in Student Affiliate Coverage to extend their insurance.

For students who withdraw more than fifteen days after the first day of classes:

- They will still have access to Yale Health services for thirty days after their withdrawal date.
- During those thirty days, the student will have access to the same services they had before withdrawing.
- If they waived coverage, then they will still have access to Yale Health Basic Health Services for thirty days.
- If they did not waive coverage, they will remain insured by Yale Health with Hospitalization & Specialty Care with prescription benefits.
- However, fees for Yale Health Hospitalization & Specialty Care Coverage won't be refunded nor prorated. Students are responsible for the semester charge on their student account, even if their tuition has been refunded.
- They cannot enroll in Student Affiliate Coverage to extend their insurance.

If a student is unsure about their options or how these policies apply to their situation, contact Yale Health Member Services ([member.services@yale.edu](mailto:member.services@yale.edu)) or the student health care navigator ([yhstudentnavigator@yale.edu](mailto:yhstudentnavigator@yale.edu)).

**Leaves of Absence** Taking a leave of absence (LOA) from the university directly impacts a student's Yale Health Hospitalization & Specialty Care Coverage. The timing of a student's LOA can impact whether they can get a refund for their health coverage received or be billed for health services they used. Students granted a leave of absence (non-medical or medical) can purchase Student Affiliate Coverage. Note: Tuition and Yale Health coverage fees are billed separately and considered separately in the LOA policies. Students should contact Yale Health Member Services (203.432.0246; [member.services@yale.edu](mailto:member.services@yale.edu)) or Student Health Care Navigator ([yhstudentnavigator@yale.edu](mailto:yhstudentnavigator@yale.edu)) for guidance or questions about your specific situation.

If the registrar is notified of a student's LOA on or before the first day of classes:

- The student's Yale Health Hospitalization & Specialty Care Coverage will end retroactively to the start of the insurance term (fall or spring) in which they have taken a LOA, as if they were never covered by Yale Health Hospitalization & Specialty Care Coverage or Basic Student Health Services.
- The student will get a full refund for the Yale Health Hospitalization & Specialty Care Coverage fee if they did not waive coverage; if they waived coverage, they would not get a refund.
- The student may be eligible for Student Affiliate Coverage and have thirty days to enroll.
- If the student waived coverage and does not enroll in Student Affiliate Coverage, they will not be eligible for any Yale Health services and coverage moving forward, and if they have already used health services, those services will be billed directly to them by Yale Health.

If the registrar is notified of a student's LOA after the first day of classes:

- The student's Yale Health Hospitalization & Specialty Care Coverage ends on the day the registrar is notified of their LOA.
- If the student waived coverage, then their access to Yale Health Basic Health Services ends on this date, and if they have already used health services, those services will not be billed directly to them by Yale Health.
- If the student did not waive coverage, then their insurance, Yale Health Hospitalization & Specialty Care with prescription coverage, ends on this date. If they have already used health services, those services will not be billed directly to them by Yale Health. However, any fees for Yale Health Hospitalization & Specialty Care Coverage will not be refunded nor prorated.
- The student may be eligible for Student Affiliate Coverage and have thirty days to enroll.

To enroll in Student Affiliate Coverage (enrollment isn't automatic), a student will need to complete and submit the enrollment/change form available from the Member Services Department or at <https://yalehealth.yale.edu/student-coverage>.

- Fees that have already been paid for Yale Hospitalization & Specialty Coverage will be applied to the cost of Student Affiliate Coverage; the full fee will still be charged to the student's account; however, they will only be charged the difference in the fee.
- Regardless of what point in the semester the student enrolls, fees will not be prorated or refunded.

For more information, contact Yale Health Member Services ([member.services@yale.edu](mailto:member.services@yale.edu)) or the student health care navigator ([yhstudentnavigator@yale.edu](mailto:yhstudentnavigator@yale.edu)).

**Extended Study or Reduced Tuition** Students who are granted extended study status or pay less than half tuition are not eligible for Yale Health Hospitalization & Specialty Care Coverage. They may purchase Yale Health Student Affiliate Coverage during the term(s) of extended study. This plan includes services described in both Yale

Health Basic Student Health Services and Yale Health Hospitalization & Specialty Care Coverage. Coverage is not automatic, and enrollment forms are available at the Member Services Department or can be downloaded from the website (<https://yalehealth.yale.edu/forms-and-guidelines>). Students must complete an enrollment application for the plan prior to September 15 for the full year or fall term, or by January 31 for the spring term only.

**Per Course Per Credit** Students who are enrolled per course per credit are not eligible for Yale Health Hospitalization & Specialty Care Coverage. They may purchase Yale Health Student Affiliate Coverage during the term(s) of per course per credit enrollment. This plan includes services described in both Yale Health Basic Student Health Services and Yale Health Hospitalization & Specialty Care Coverage. Coverage is not automatic, and enrollment forms are available at the Member Services Department or can be downloaded from the website (<https://yalehealth.yale.edu/forms-and-guidelines>). Students must complete an enrollment application for the plan prior to September 15 for the full year or fall term, or by January 31 for the spring term only.

For a full description of the services and benefits provided by Yale Health, please refer to the *Yale Health Student Handbook*, available online at <https://yalehealth.yale.edu/resource/student-handbook> and from the Member Services Department, 203.432.0246, 55 Lock Street, PO Box 208237, New Haven CT 06520-8237.

**REQUIRED IMMUNIZATIONS**

*Requirements for All Students*

Requirement	Description	Alternate
MMR: measles, mumps, and rubella	MMR vaccine for anyone born after 1/1/1957 without evidence of immunity. Two doses of MMR vaccine at least 28 days apart. Dose 1 on or after first birthday	Laboratory documentation of immunity to measles, mumps, and rubella
Varicella	Varicella vaccine: two doses (age 12–15 months and 4–6 years). Adolescent catch-up: 2 doses, 4–8 weeks apart	Laboratory evidence of immunity or health care provider documentation of disease
Meningitis quadrivalent ACWY*	Menveo, Menactra, MenQuadfi and Nimenrix, Penbraya (single dose at or after age 16). Vaccine must be given within 5 years of matriculation	ACWY polysaccharide vaccine is acceptable if conjugate vaccine unavailable

Tdap	Single booster dose within the past 10 years
TB screening questionnaire†	Complete the questionnaire. If identified as high risk, TB screening test must be submitted. If result is positive, a chest X-ray and record of any treatment must be submitted

\* only for students residing in university housing

† only for non-health-care-profession students

*Additional Requirements for Health-Care-Profession-Students*

Requirement	Description	Alternate
Influenza	Single dose of seasonal flu vaccine annually between August 1 and December 1	
TB screening	Quantiferon or T-spot blood test within past 6 months. Positive test requires documentation of asymptomatic status and chest X-ray result	
Hepatitis B vaccine and titer	Heplisav-B (2 doses), Energix B, Recombivax HB (3 doses). Completion of series and quantitative titer demonstrating immunity following vaccination	Twinrix (Hep A and B) at appropriate intervals