

Columbia University Medical Center
2008-2009 Enrollment and Waiver Guidelines
Waiver After the Open Enrollment Deadline (“Deletes”)

NOTE: In all instances described below, a student or dependent may not waive if claims were paid during an annual policy year.

Life Change Event	Action	Waiver Deadline	Effective Date of Waiver	Documentation Required	Premium Credit (Note: Full Monthly premium will be credited for all subsequent months and the half month rate for August where applicable.)
<p>Marriage of Student: student has opportunity to enroll in their spouse’s plan</p>	<ul style="list-style-type: none"> • Student can waive; • All dependents must be terminated if student waives plan <p>NOTE 1: A waiver will be granted provided there are no claims paid for covered members.</p> <p>NOTE 2: Dependents may not be enrolled if the student is not enrolled in the plan.</p>	<p>Within 31 days of marriage</p>	<p>Date of Marriage</p>	<p>Marriage certificate</p>	<p><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Spouse/ DP Premium:</u> \$330 If event occurs between 1st and 15th of the month; \$165 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Child/ren Premium:</u> \$254 If event occurs between 1st and 15th of the month; \$127 if event occurs between the 15th and the 30/31st of the month.</p>
<p>Addition of Domestic Partner: student has opportunity to enroll in their domestic partner’s plan</p>	<ul style="list-style-type: none"> • Student can waive; • All dependents must be terminated if student waives plan <p>NOTE 1: A waiver will be granted provided there are no claims paid for covered members.</p> <p>NOTE 2: Dependents may not be enrolled if the student is not enrolled in the plan.</p>	<p>Within 31 days of union</p>	<p>Date of union</p>	<p>Domestic Partner Affidavit and supporting documentation</p>	<p><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Spouse/ DP Premium:</u> \$330 If event occurs between 1st and 15th of the month; \$165 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Child/ren Premium:</u> \$254 If event occurs between 1st and 15th of the month; \$127 if event occurs between the 15th and the 30/31st of the month.</p>

Columbia University Medical Center
2008-2009 Enrollment and Waiver Guidelines
Waiver After the Open Enrollment Deadline (“Deletes”)

NOTE: In all instances described below, a student or dependent may not waive if claims were paid during an annual policy year.

Life Change Event	Action	Waiver Deadline	Effective Date of Waiver	Documentation Required	Premium Credit (Note: Full Monthly premium will be credited for all subsequent months and the half month rate for August where applicable.)
<p>Student gains alternate coverage (through spouse) due to divorce or legal separation</p>	<ul style="list-style-type: none"> • Student can waive; • All dependents must be terminated if student waives plan <p>NOTE 1: A waiver will be granted provided there are no claims paid for covered members.</p> <p>NOTE 2: Dependents may not be enrolled if the student is not enrolled in the plan.</p>	<p>Within 31 days of event (legal agreement date)</p>	<p>Date of event (legal agreement date)</p>	<p>Legal documents including divorce papers, separation agreement</p>	<p><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Spouse/ DP Premium:</u> \$330 If event occurs between 1st and 15th of the month; \$165 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Child/ren Premium:</u> \$254 If event occurs between 1st and 15th of the month; \$127 if event occurs between the 15th and the 30/31st of the month.</p>
<p>Student gains alternate coverage due to a spouse or self obtaining a job (the source of other coverage)</p>	<ul style="list-style-type: none"> • Student can waive; • All dependents must be terminated if student waives plan <p>NOTE 1: A waiver will be granted provided there are no claims paid for covered members.</p> <p>NOTE 2: Dependents may not be enrolled if the student is not enrolled in the plan.</p>	<p>Within 31 days of event</p>	<p>Date of event</p>	<p>Confirmation from other insurance company or employer’s HR office</p>	<p><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Spouse/ DP Premium:</u> \$330 If event occurs between 1st and 15th of the month; \$165 if event occurs between the 15th and the 30/31st of the month.</p> <p><u>Child/ren Premium:</u> \$254 If event occurs between 1st and 15th of the month; \$127 if event occurs between the 15th and the 30/31st of the month.</p>

Columbia University Medical Center
2008-2009 Enrollment and Waiver Guidelines
Waiver After the Open Enrollment Deadline (“Deletes”)

NOTE: In all instances described below, a student or dependent may not waive if claims were paid during an annual policy year.

Life Change Event	Action	Waiver Deadline	Effective Date of Waiver	Documentation Required	Premium Credit (Note: Full Monthly premium will be credited for all subsequent months and the half month rate for August where applicable.)
Student’s registration status is confirmed after open enrollment deadline (and didn’t have the opportunity to waive)	<ul style="list-style-type: none"> • Student can waive 	Within 31 days after student registration status is confirmed.	8/17/08 or 1/16/09 (whichever semester has been affected)	Confirmation from CUMC	<p style="text-align: center;"><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p>
Student misses waiver deadline as a result of a CUMC academic or administrative department error	<ul style="list-style-type: none"> • Student can waive 	Within 31 days after CUMC academic or administrative department provides confirmation	8/17/08 or 1/16/09 (whichever semester has been affected)	Confirmation from CUMC	<p style="text-align: center;"><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p>
Student drops out of school or takes a non-approved leave of absence after the plan’s effective date	<ul style="list-style-type: none"> • If student withdraws from school during 8/17-9/17, s/he is not covered under the plan and a full premium refund is provided • If student withdraws from school after 9/17, s/he must remain enrolled in the plan and no premium refund is provided 	See information listed in column titled “Action”	See information listed in column titled “Action”	Confirmation from CUMC of student’s withdrawal date from school.	<p style="text-align: center;"><u>Student Premium:</u></p> <ul style="list-style-type: none"> • If student withdraws from school during 8/17-9/17, s/he is not covered under the plan and a full premium refund is provided • If student withdraws from school after 9/17, s/he must remain enrolled in the plan and no premium refund is provided

Columbia University Medical Center
2008-2009 Enrollment and Waiver Guidelines
Waiver After the Open Enrollment Deadline (“Deletes”)

NOTE: In all instances described below, a student or dependent may not waive if claims were paid during an annual policy year.

Life Change Event	Action	Waiver Deadline	Effective Date of Waiver	Documentation Required	Premium Credit (Note: Full Monthly premium will be credited for all subsequent months and the half month rate for August where applicable.)
Student takes an approved leave of absence after the plan's effective date	<ul style="list-style-type: none"> • Student can waive • Student can remain enrolled in the plan provided they were enrolled in the student plan during the prior semester. For June nursing students, a student must have completed the intensive summer program prior to Fall semester in order to remain enrolled. 	If waiving, within 31 days of taking medical leave of absence	If waiving, 8/17/08 or 1/16/09 (whichever semester has been affected)	If waiving, confirmation from CUMC that approved leave was granted.	<p style="text-align: center;"><u>Student Premium:</u> \$218 If event occurs between 1st and 15th of the month; \$109 if event occurs between the 15th and the 30/31st of the month.</p>
Student graduates before May	<ul style="list-style-type: none"> • Student can waive if graduating in October, December or February • All dependents must be terminated if student waives plan <p>NOTE: A waiver will be accepted even though there may be claims paid during the Fall semester.</p>	December 1	First date of Spring coverage (1/15/09)	Documentation from CUMC Registrar's office	<p style="text-align: center;"><u>Student Premium:</u> Spring premium is credited.</p> <p style="text-align: center;"><u>Spouse/ DP Premium:</u> Spring premium is credited</p>
Student is asked to leave CUMC	<ul style="list-style-type: none"> • Student's insurance is terminated on the date s/he is asked to leave CUMC 	<ul style="list-style-type: none"> • Student's insurance is terminated on the date s/he is asked to leave CUMC 	<ul style="list-style-type: none"> • Student's insurance is terminated on the date s/he is asked to leave CUMC 	Documentation from CUMC Registrar's office	<p style="text-align: center;"><u>Student Premium:</u> Spring premium will be pro-rated. The pro-rated premium will be confirmed by Chx.</p>