



**Student Health
Services &
Insurance**

Rutgers University Health Services-Newark

**249 University Ave., Newark,
New Jersey 07102**

Telephone: (973) 353-5231

Health Center Website: www.health.newark.rutgers.edu

email: stuhlth@newark.rutgers.edu

Mental Health Website: www.counseling.newark.rutgers.edu

Greetings

We are pleased that you have chosen to attend Rutgers, the State University of New Jersey. One of the many benefits for which you are eligible is a comprehensive program of health services and insurance. The services, locations, telephone numbers, hours and other information are described in this brochure and on our website.

The Rutgers University Health Services (RUHS), fully accredited by the Association for Accreditation of Ambulatory Health Care Facilities (AAAHC), has a total of five health centers including those in New Brunswick and Camden, designed to serve University students.

The University has worked with Aetna Student Health to design a quality insurance plan that meets many of the needs of Rutgers University students, and is also affordable. There is a mandatory fee included in the term bill for full time students that gives students access to the RU Health Centers and includes a limited insurance benefit. This benefit is referred to as Health Services Plus. Part time students do not have that fee in their term bill but can pay the fee to have the Health Services Plus.

The Health Services Plus is designed to support the Health Centers by providing benefits such as some labs tests, referrals to specialists and Emergency Room visits. This plan is an excess plan and is secondary to a parent's plan. There is a maximum benefit of \$5,000 per illness or injury.

Students who do not have primary insurance are urged to seriously consider purchasing the Major Medical Plan with the Rx card, which extends the insurance benefits to \$250,000 in coverage. Coverage is also available for spouses, civil union partners, and children. Plan specifics can be found by visiting, "Find Your School" at www.aetnastudenthealth.com.

There are enrollment deadlines so you are urged to read the enclosed materials and enroll today.

Best wishes,

Marcia W. Brown, Esq.
Vice Chancellor for Student Affairs
and Community Outreach
Rutgers University, Newark

Sandra Samuels, M.D.
Medical Director
Rutgers University Health Service
Rutgers University, Newark

NEWARK HEALTH CENTER

Phone: (973) 353-5231 FAX: (973) 353-1390

249 University Ave., Newark, NJ 07102
Student Services Building, Blumenthal Hall Room 104
Hours: 8:30 a.m. – 4:30 p.m., Mon - Friday
Walk-in Hours: 12:00 p.m.-1:30 p.m., Mon.-Fri.
After Hours: Students are directed to a 24 Hour Nurseline (including nights, weekends, and holidays)..... 1-(866) 221-9674
Or Call Rutgers Police for Assistance (973) 353-5581
Health Education (973) 353-1256
Pharmacy (973) 353-5231
Sexual Assault Services.....(973) 353-4357 (HELP)

OTHER HEALTH CENTER LOCATIONS

For information call

Camden Health Center 326 Penn Street Camden, NJ 08102	(856) 225-6005
Busch /Livingston Health Center 110 Hospital Road, Piscataway, NJ 08854	(732) 932-7402
Hurtado Health Center /College Ave Campus 11 Bishop Place, New Brunswick, NJ 08901	(732) 932-7402
Willets Health Center/ Douglass Campus 11 Suydam Street, New Brunswick, NJ 08901	(732) 932-7402

Eligible students may use any of the student health centers, but are encouraged to establish a relationship at one health center, since continuity is important to quality care.

For emergencies or life-threatening situations, when health center is closed – if on campus, call police at ext. 5111 or 80 – if off campus, call 911 or go to the nearest emergency room.

ACCESSING SERVICES AT NEWARK HEALTH CENTER

Students MUST bring their valid Rutgers ID card at every visit in order to be seen. Services available on campus are listed below. Referral to off-campus providers or specialty services may entail an additional charge for the student, if costs exceed the limits of the policy. If needed, referral should be made by a Health Service physician or nurse practitioner to ensure payment of the benefits. Exceptions are made for emergencies.

EMERGENCIES: Rutgers University Health Services advises patients with a medical, or mental health, drug or alcohol emergency (a sudden **life-threatening** illness or injury), to immediately reach their local “911” emergency line or closest emergency room for medical attention. If on campus, you may call the Newark Police for assistance at ext. 5111 or 80. Or if off campus, call “911” or go to the nearest emergency room.

URGENT medical problems are seen in the health center as quickly as possible – please notify the receptionist about the urgent problem upon arrival. Urgent conditions may include acute illness, urinary tract symptoms, STD exposure, pregnancy concerns, emergency post coital contraception, acute rashes, vomiting, allergic reactions, acute pain, dizziness, injuries, etc.

SEXUAL ASSAULT SERVICES: Patient may come directly to the health center and indicate s/he has an urgent problem. A specially trained staff member will attend to you immediately. A call to our sexual assault line, (973) 353-4357 (HELP) will connect you to a staff member immediately during working hours, or to other resources off-hours.

DESCRIPTION OF PROVIDERS

All clinicians of the Rutgers University Health Services are graduates of accredited professional schools and certified training programs. Physicians are board certified or board eligible. Nurse practitioners are masters trained and certified for advanced practice. Staff nurses are licensed registered nurses. Registered pharmacists are also available. Substance abuse counselors are certified, psychologists are licensed PhDs. Detailed biography available at health centers upon request.

STATEMENT OF OUR MISSION

Rutgers University Health Services in Newark supports the mission of the university, including education, retention, academic success, leadership and healthy personal growth and development. The professional staff serves students as an integral part of the Student Life support services, by providing access to competent, sensitive, comprehensive health care. We recognize the connections between healthy body and healthy mind, and strive at all times to meet individual needs. Services are listed below.

MEDICAL SERVICES

PHYSICAL EXAMINATIONS

Physical examinations for jobs, athletics participation, scholastic programs, or periodic medical check-ups and screening laboratory tests are available upon request, and encouraged.

ACCIDENTS AND ILLNESS

Evaluations, first aid, treatment and follow up care are provided, and, if necessary, referrals are made for diagnostic studies or to consultant specialists. A network of fine consultants and local health facilities has been developed to facilitate your care.

WOMEN'S HEALTH CARE

Office gynecological services include exams with pap smears, contraceptive services including birth control and the "morning after" pills; breast exams, screening and treatment for sexually transmitted infections and treatment of other gynecological problems. Counseling regarding pregnancy options and referrals for prenatal care or pregnancy termination are made.

MEN'S HEALTH CARE

Preventive health services and screening for sexually transmitted infections and other health concerns unique to men are addressed during health visits.

IMMUNIZATIONS

MMR, Hepatitis A and B, Meningitis, Flu vaccine, Travel immunizations, and more are available at a modest fee.

GENERAL HEALTH and NUTRITION COUNSELING

Nutrition, mental health, alcohol, drug and smoking cessation, general and sexual health counseling are offered to students.

PHARMACY SERVICE

The Newark Pharmacy, located on premises of the Newark Health Center, is open year round to serve students, staff, and faculty. Our low-cost pharmacy handles basic over-the-counter items and medications. We accept credit cards, including MasterCard, Visa, and Discover, and several prescriptions plans, including the New Jersey State employees' plan. Jose Pullockaran, Pharmacy Director.

CHARGES AND PAYMENT

Pharmacy services, immunizations, HIV and other STD screening, allergy shots are provided on a reasonable fee-for service basis. Payment of health service fees can be made by cash, credit card (MasterCard or Discover) some other health plan cards, bursar billing, or personal check.

SEXUAL ASSAULT SERVICES

Patient may come directly to the health center and indicate s/he has an urgent problem. A specially trained staff member will attend to you immediately. A call to our sexual assault line, 973-353-4357 (HELP) will connect you to a staff member immediately during working hours or to other resources off-hours. Marie Danielle Attis, Director Sexual Assault, Specialist Health Education (973) 353-1279.

DEPARTMENT OF HEALTH PROMOTION



Health Promotion provides many opportunities for student-voice empowerment, through interactive peer-led programs. Student Health Advocates (SHAs) utilize games and activities; UNITY sparks dialogue through improvisational theatre. The "Health & Social Justice" course fulfills a writing intensive requirement, while promoting critical thinking through hands-on experiences. All peer educators receive training in leadership, wellness and diversity issues. Managing stress, racism, drinking, drugs, heterosexism, sexual assault and environmental justice are just a few topics that students explore. Join us in taking action to enhance individual and community health on and off campus!

Theresa Tantay-Wilson, Director of Health Promotion: (973) 353-3747.

ELIGIBILITY FOR HEALTH SERVICES AND INSURANCE

Full time students have access to the RU Health Centers as they have paid the Health Services Plus fee. *Part time* students who have paid the Health Services Plus fee have access to the RU Health Centers.

Specific information regarding the insurance plan can be found on the website www.aetnastudenthealth.com. Additionally, questions can be directed to The Student Insurance office located in the Hurtado Health Center at 11 Bishop Place, New Brunswick NJ 08901. Phone: (732) 932-8285.

Health Services in the summer:

- Full time students enrolled in the spring semester, attending summer session may obtain services without additional fee.
- Full time students enrolled in the spring semester but not taking any summer courses may utilize Health Centers with a one-time summer fee. Insurance coverage continues to August 31, 2010.
- Part time students who are enrolled in the Health Service Plus plan and not taking summer courses may utilize the Health Centers with a one-time summer fee. Insurance coverage continues to August 31, 2010.
- Students attending summer classes (not registered for the spring) are eligible to utilize the Health Centers but are required to pay for testing, and do not have any insurance coverage.

Spouse and Dependent Children Coverage:

- Insurance benefits are available for spouses, domestic partners (same sex), and dependent children. Applications forms can be found by visiting "Find Your School" at www.aetnastudenthealth.com.
- On campus medical services are for the use of enrolled students, spouses, and sole domestic partners only.
- In the event that a student wishes to enroll his/her sole domestic partner in the insurance plan, verification is required.

The Rutgers University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies. This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions, limitations and benefit maximums.

PATIENT RIGHTS AND RESPONSIBILITIES

As partners in your care, we make every effort to address your needs and concerns in an atmosphere of mutual respect.

As a client, you have the RESPONSIBILITY to:

1. Receive considerate and respectful care at Rutgers University Health Services, regardless of gender, race, sexual orientation, culture, disabilities, or religious beliefs.
2. Know the names and titles of the people involved in your care as designated by ID badges or personal introductions.
3. An explanation of your diagnosis, treatment, and prognosis in terms you can understand. If you are unable to comprehend medical information, the information will be made available to a person designated or authorized by you or on your behalf.
4. Receive the information necessary to participate in decisions about your care and to give your informed consent before any diagnostic or therapeutic procedure will be performed.
5. Refuse treatment, except as prohibited by law, and to be informed of the consequences of making this decision.
6. Obtain a second medical opinion prior to any procedure.
7. Request that health care information be communicated in your native language via a translator or another resource.
8. A complete and thorough examination by the health care provider, including appropriate assessment and effective management of pain.
9. Expect that you that your personal privacy will be respected and protected by all staff at the Rutgers University Health Services.
10. Request that a chaperone be present during your exam.
11. Review any medical records created and maintained by the Rutgers University Health Services.
12. Expect that your medical records at Rutgers University Health Services are kept strictly confidential. Information will not be released to anyone without the written consent of the patient, except in cases of medical emergencies, and under certain state-mandated reporting of infections or in compliance with a legally issued subpoena.

13. Receive an explanation of any research or experimental procedure proposed for treatment, and the opportunity to give your informed consent before any procedure will begin.
14. Receive an explanation of any charges that may be made by the Rutgers University Health Services, even though they may be covered by insurance.
15. You have the right to register complaints regarding your care with the clinician, and/or Administration.

As a client, you have the Responsibility to:

1. Provide accurate information about your past medical history.
2. Ask questions if you do not understand the explanation of your diagnosis, treatment, prognosis, or any instructions.
3. Follow instructions concerning medications, follow-up visits, patient education, and to notify the Clinician if this plan cannot be followed.
4. Arrive as scheduled for appointments, and notify the Health Center at least 24 hours in advance of a cancelled appointment, in consideration of fellow students. After two No shows a \$5.00 penalty will be charged before the next visit, and for any subsequent No shows.
5. Provide accurate information and pay prompt attention processing your insurance claims.
6. Pay any charges billed to you.
7. Follow rules and regulations posted within the Health Center.
8. Be considerate and respectful of the rights of other patients and health care personnel.
9. Must turn off cell phones upon entering the health center.

OPERATIONAL AUTHORITY

The Rutgers University Health Services in Newark is operated under the general jurisdiction of Newark Provost Office and the Associate Provost for Student Affairs in Newark and the Vice provost for Student Affairs in Newark, and the Vice-President for Student Affairs in New Brunswick, and the Provost Office in Camden. These offices report to the University President and Governing Board.

NOTE: CONFIDENTIALITY – ALL SERVICES ARE PRIVATE AND CONFIDENTIAL

The services, fees and hours previously described are **subject** to modification without notice. If you have any questions, comments, or concerns, please address them to:

- The specific healthcare provider.
- The Newark Health Center Director, Dr. Sandra Samuels at (973) 353-5231 ext. 3754.
- The Vice Chancellor for Student Affairs and Community Outreach, Marcia Brown at (973) 353-5541.
- Asst. Chancellor for Student Affairs, Gerald Massenburg at (973) 353-5541.
- Comments may also be left in **suggestion boxes in waiting rooms.**