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Lewis & Clark: Graduate Students

2013-2014 Student Health Insurance Plan

www.aetnastudenthealth.com

Aetna Student Health, working with Lewis & Clark, offers a student-focused health insurance plan that helps protect students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Your Student Health Insurance Plan offers you access to:

- Aetna's nationwide network of doctors, hospitals, pharmacies and specialists throughout the country.
- An award-winning online secure member website, Aetna Navigator[®].
- Aggregate Benefit Maximum of \$500,000 per policy year.
- Informed Health® Line Call our toll-free number to talk to registered nurses. They can share information on a range of health topics*.
- Access to savings on vision, fitness, alternative health care, weight management, books and more!
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.
- Dental savings plan available.
 Visit www.aetnastudenthealth.com for more details.

Learn More! 1-877-375-7911

www.aetnastudenthealth.com

Brokered by: USI Northwest 800-251-4246

How much does it cost?

| | Fall 9/1/13 - 12/31 | /2013 | | ng/Summer 14 - 8/31/14 |
|--|----------------------------------|---------------------------|------------|-------------------------------------|
| Graduate Students | \$1,261.50 | | \$1,261.50 | |
| | Summer A 5/5/2014 -8/31/14 | Summ 6/16/2 -8/31/2 | 014 | Summer C 7/21/2014 -8/31/2014 |
| New Summer Graduate Student Rate | \$793 | \$513 | | \$280 |

The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Lewis & Clark's administrative fee.

Who is eligible?

All Graduate students are strongly encouraged, but not required, to purchase coverage in the Student Health Insurance Plan. Coverage may be purchased online at www.aetnastudenthealth.com.

Please Note: Graduate students must enroll each semester and must enroll/purchase directly with Aetna Student Health online by the enrollment deadline dates. The premiums are NOT charged to their accounts with the school and Aetna does not bill.

*For enrollment deadlines check the plan brochure.

Eligible Dependents may also be enrolled for coverage. For dependent rates, eligibility and enrollment information go to www.aetnastudenthealth.com and enter Lewis & Clark.

Aetna Student Health is the brand name for products and services provided by Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna). Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. (CCA).

^{*} Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

| Basic Plan Maximum | \$500,000 | | | |
|---|---|---|--|--|
| Annual Deductible | \$100 Per Policy Year | | | |
| AFTER DEDUCTIBLE HAS BEEN MET, ELIGIB | LE EXPENSES ARE COVERED AT: | | | |
| Inpatient Expenses | Preferred Care | Nonpreferred Care | | |
| Hospital Expenses | 80% of Negotiated Charge | 60% of Recognized Charge | | |
| Surgical Expenses | | | | |
| npatient/Outpatient Surgical Expense | 80% of Negotiated Charge | 60% of Recognized Charge | | |
| Outpatient Expenses | | | | |
| Physician's Office Visit Expenses: (Plan Deductible Waived for Preferred Care) | 100% of Negotiated Charge after a \$20 per visit copay | 60% of Recognized Charge | | |
| Emergency Expenses: (Plan Deductible Waived) | 100% of Negotiated Charge after a \$150 per visit copay (waived if admitted) | 100% of Recognized Charge after a \$150 per visit deductible (waived if admitted) | | |
| Mental Health & Substance Abuse | | | | |
| npatient Mental Health & Substance Abuse Expenses | 80% of Negotiated Charge | 60% of Recognized Charge | | |
| Outpatient Mental Health Expenses: (Plan Deductible Waived) | 100% of Negotiated Charge after a \$20 per visit copay | 100% of Recognized Charge after a \$20 per visit deductible | | |
| Outpatient Substance Abuse: (Plan Deductible Waived for Preferred Care) | 100% of Negotiated Charge after a \$20 per visit copay | 60% of Recognized Charge | | |
| Additional Expenses | | | | |
| Women's Health Care Expenses: (Plan Deductible Waived for Preferred Care) | 100% of Negotiated Charge | 50% of Recognized Charge | | |
| Diagnostic X-Ray and Laboratory Expenses | 80% of Negotiated Charge | 60% of Recognized Charge | | |
| Routine Immunizations: (Plan Deductible Waived for Preferred Care) | 100% of Negotiated Charge | 50% of Recognized Charge | | |
| Ambulance Expenses | 80% of Negotiated Charge | 80% of Recognized Charge | | |
| Prescription Drug Expenses Plan benefits limited to \$500,000 Per Policy Year | 100% of Negotiated Charge after \$50 Copay for Non-Preferred Brand Name Drugs | 80% of Negotiated Charge after \$50 Copay for Non-Preferred Brand Name Drugs | | |
| | 00% of Negotiated Charge after \$30 Copay for referred Brand Name Drugs 80% of Negotiated Charge after \$30 Copay Preferred Brand Name Drugs | | | |
| | Or \$10 Copay for each Generic Prescription | Or \$10 Copay for each Generic Prescription | | |

${\tt PLEASE\,READ\,CAREFULLY\,BEFORE\,DECIDING\,WHETHER\,THIS\,PLAN\,IS\,RIGHT\,FOR\,YOU:}$

- This plan will not pay more than the overall maximum benefit of \$500,000 during the plan year.
- Once any of these limits have been reached, the plan will not pay any more towards the cost of the applicable services, and your health provider can bill you for what the plan does not pay. Some illnesses cost more to treat than this plan will cover.
- Please read the Lewis & Clark brochure located online at www.aetnastudenthealth.com carefully before enrolling. While this document and the Lewis & Clark brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some limit what the plan will pay.

If you want to look at the full plan description, which is contained in the Master Policy issued to the school, you may view it at your College or contact us at 1-877-375-791.

If you have a pre-existing condition, this plan may not pay for the coverage of this condition for up to the first 6 months of coverage. For more information on pre-existing condition limitations and other plan exclusions, limitations and benefit maximums, please refer to the Lewis & Clark brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person.

Your student health insurance coverage, offered by Aetna Student Health, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of \$500,000 on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact Aetna Student Health at 1–877–375–7911. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance information.

This material is for information only. Health insurance plans contain exclusions, limitations and benefit maximums. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates.

Policy forms issued in OK include GR-96134.

