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Reed College 2012-2013 M.A.L.S. Student Health Insurance Plan

Visit www.aetnastudenthealth.com

Aetna Student Health, working with Reed College and USI Northwest 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 \$100,000 per policy year.
- Informed Health® Line Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics*.
- Savings on vision, fitness, alternative health care, weight management, books and many more!
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.

Learn More! 1-866-574-8289 www.aetnastudenthealth.com

Brokered by: USI Northwest 800-251-4246

HOW MUCH DOES IT COST?

Student Only	Fall 8/15/12- 1/17/13	Spring 1/18/13 - 5/31/13	Summer 6/1/13-8/14/13
M.A.L.S. Rate	\$1,123	\$1,083	\$638

Visit www.aetnastudenthealth.com for dependent rate information.

WHO IS ELIGIBLE?

All degree-seeking M.A.L.S. students taking at least a half unit of classes each term, including summer, are eligible to enroll for coverage in the Reed College Student Health Insurance Plan. Eligible Dependents – legal Spouse and Dependent Children under 26 years of age, may be enrolled under an eligible students coverage as well.

Please contact the Business Office to enroll.



^{*}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. The Reed College Student Health Insurance Plan is underwritten by Aetna Life Insurance Company 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.

REED COLLEGE 2012-2013 M.A.L.S. STUDENT HEALTH INSURANCE		
Basic Plan Maximum	\$100,000 per Policy Year \$100 per Policy Year for each Covered Person	
Annual Deductible		
AFTER DEDUCTIBLE HAS BEEN MET, ELIGIBLE EXPENSES ARE COVERED AT		
INPATIENT EXPENSES	PREFERRED CARE	NON-PREFERRED CARE
Hospital Expenses , daily semi-private room rate; general nursing care provided by Hospital; Hospital	80% of Negotiated Charge	60% of Recognized Care
thm:miscellaneous Expenses, such as the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and the cost of the operating room, laboratory tests, X-ray examinations, and X-ray examinations, and X-ray examinations, and X-ray examinations are the cost of		
anesthesia, drugs (excluding take home drugs) or medicines, therapeutic services and supplies.		
Intensive Care Hospital Expenses	80% of Negotiated Charge	60% of Recognized Care
Physician Hospital Visit Expenses	80% of Negotiated Charge	60% of Recognized Care
SURGICAL EXPENSES		
Inpatient/Outpatient Surgical Expenses, no more than one surgical procedure will be covered when	80% of Negotiated Charge	60% of Recognized Care
multiple procedures are performed through the same incision or in immediate succession.		
Inpatient/Outpatient Anesthetist Expenses	80% of Negotiated Charge	60% of Recognized Care
Inpatient/Outpatient Assistant Surgeon Expenses	80% of Negotiated Charge	60% of Recognized Care
OUTPATIENT EXPENSES		
Physician's Office Visit Expenses, benefits are limited to one visit per day.	80%of Negotiated Charge	60% of Recognized Care
Emergency Expenses, use of the emergency room and supplies.	80% of Negotiated Charge	80% of Recognized Care
Urgent Care Expenses, for use of the Urgent Care Clinic.	80% of Negotiated Charge	60% of Recognized Care
MENTAL HEALTH AND SUBSTANCE ABUSE EXPENSES		
Inpatient Mental Health	80% of Negotiated Charge	60% of Recognized Care
Outpatient Mental Health Expenses	80% of Negotiated Charge	60% of Recognized Care
Inpatient/Outpatient Substance Abuse	80% of Negotiated Charge	60% of Recognized Care
ADDITIONAL EXPENSES		
Women's Health Care Expenses, includes one baseline mammogram for women 35-40.	100% of Negotiated Charge	80% of Recognized Care
Women 40 and older have coverage for a Mammogram annually. Covered medical expenses	(Annual Deductible Waived)	(Annual Deductible will Apply
include an annual Pap Smear screening for women 18 and older.	,	(
Diagnostic X-Ray and Laboratory Expenses	80% of Negotiated Charge	60% of Recognized Care
Routine Testing for Chlamydia/HIV/Gonorrhea	100% for Preferred Care	80% for Non-Preferred Care
	(Annual Deductible Waived)	(Annual Deductible Will Apply
Consultant Physician Expenses, when requested/approved by attending Physician.	80% of Negotiated Charge	60% of Recognized Care
Routine Immunizations	100% of Negotiated Charge	80% of Recognized Care
	(Annual Deductible Waived)	(Annual Deductible will Apply)
Ambulance Expenses	80% of Recognized Care	
Maternity Expenses	80% of Negotiated Charge	60% of Recognized Care
Physical Therapy Expenses	80% of Negotiated Charge	60% of Recognized Care
Durable Medical Equipment Expenses	80% of Negotiated Charge	60% of Recognized Care
Contraceptive Drugs and Devices	100% of Negotiated Charge	80% of Recognized Care
	(Annual Deductible Waived)	(Annual Deductible will Apply
PRESCRIPTION DRUG EXPENSES		80% of Negotiated Charge afte
Plan benefits limited to \$100,000 maximum per Policy Year. Includes coverage for oral	100% of Negotiated Charge after \$10 Copay for Generic 100% of Negotiated Charge after \$20 Copay for Preferred Brand Name	\$10 Copay for Generic
contraceptives and contraceptive devices. You are required to pay in full for all prescriptions	\$20 Copay for Preferred Brand Name	\$20Copay for Preferred Brand
dispensed at a Non-Preferred Pharmacy.	Drugs 100% of Negotiated Charge after \$35 Copay for Non-Preferred Brand	Name Drugs 80% of Negotiated Charge after \$35 Copay for Non-Preferred
	Name Drugs	Brand Name Drugs

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 \$1.25 million for policy years beginning on or after September 23, 2012; and \$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 \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage put an annual limit of: \$100,000 on Aggregate Benefit Maximum and Prescription Drug Expenses. If you have any questions or concerns about this notice, contact Aetna Student Health at 1-866-574-8289. Be adverted that you may be distrible for expenses under a group benefit and appears or under the policy of a parent 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 issuer for more information.

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

This plan will not pay more than \$100,000 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 Reed College brochure located at your College or online at www.aetnastudenthealth.com carefully before enrolling. While this document and the Reed College 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 (866) 574-8289.

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 Reed College 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. 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.