

Reed College: International Students 2013-2014 Student Health Insurance Plan

www.aetnastudenthealth.com

Aetna Student Health, working with Reed College, 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 healthy topics*.
 - Access to 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.
 - Dental savings plan available.
- Visit www.aetnastudenthealth.com for more details.

How much does it cost?

	Fall 8/15/2013 – 1/16/2014	Spring 1/17/2014 – 8/14/2014
International Student Rate	\$596	\$596

Who is eligible?

All international students are required to carry medical insurance coverage and will be billed for the premium each semester during the regular academic year. The insurance charge can be waived by completing an insurance waiver form online through IRIS or downloading the form at http://www.reed.edu/business/business_forms.html and faxing it to the business office.

For dependent rates, eligibility and enrollment information go to www.aetnastudenthealth.com and enter Reed College.

Learn More!

1-866-574-8289

www.aetnastudenthealth.com

Brokered by:

USI Northwest 800-251-4246

* 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.

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).

REED COLLEGE 2013-2014 INTERNATIONAL STUDENT HEALTH INSURANCE PLAN

Basic Plan Maximum	\$500,000	
Annual Deductible	\$300 Per Policy Year	
AFTER DEDUCTIBLE HAS BEEN MET, ELIGIBLE EXPENSES ARE COVERED AT:		
	Preferred Care	Non-Preferred Care
INPATIENT EXPENSES		
Hospital Expenses	80% of Negotiated Charge	60% of Recognized Charge
SURGICAL EXPENSES		
Inpatient/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 \$25 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		
Inpatient 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 \$25 per visit copay	100% of Recognized Charge after a \$25 per visit deductible
Outpatient Substance Abuse: (Plan Deductible Waived for Preferred Care)	100% of Negotiated Charge after a \$25 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 100% of Negotiated Charge after \$30 Copay for Preferred Brand Name Drugs Or \$15 Copay for each Generic Prescription	80% of Negotiated Charge after \$50 Copay for Non-Preferred Brand Name Drugs 80% of Negotiated Charge after \$30 Copay for Preferred Brand Name Drugs Or \$15 Copay for each Generic Prescription

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 Reed College brochure located 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 1-866-574-8289.

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.

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 1-866-574-8289. 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 issuer for more 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.