

F.A.Q.
Frequently Asked Questions
Reed College
Domestic
Student Health Insurance Plan
2009-2010

1. Where can I get information on the Reed College Student Health Insurance Plan?

All the information is available online. You can download the plan brochure or an identification card from the Aetna Student Health website at www.aetnastudenthealth.com.

2. What does the Student Insurance Plan cover?

This is an accident & sickness plan only. It does **not** offer dental or vision benefits. It does **not** cover routine exams or preventative care (except as specifically provided for in the Schedule).

3. How do I know if I am eligible to enroll? And how do I enroll?

All undergraduate students are required to carry medical insurance and will be billed for premium each semester during the academic year.

Any student with existing coverage may be exempted from participation in this Plan by completing a waiver form online through IRIS or downloading a form at http://www.reed.edu/business/business_forms.html and faxing it to the Reed Business Office by the appropriate deadline.

M.A.L.S. students are also eligible. M.A.L.S. student coverage is on a voluntary basis. To enroll for coverage contact the Reed Business Office.

4. How much does it cost? And what are the effective dates of coverage?

<u>Undergraduate</u>	<u>Effective Dates</u>	<u>Student Premium</u>
Fall Semester	8/22/09-1/9/10	\$636.00
Spring/Summer	1/10/10-8/20/10	\$636.00
 <u>M.A.L.S.</u>	 <u>Effective Dates</u>	 <u>Student Premium</u>
Fall	8/22/09-1/9/10	\$893.00
Spring	1/10/10-5/31/10	\$862.00
Summer	6/1/10-8/20/10	\$507.00

5. Can I insure my dependents?

Yes. You may enroll dependent children and lawful spouses. To purchase coverage for your eligible dependents, go to the Aetna Student Health website for online enrollment, www.aetnastudenthealth.com. You must purchase coverage for your eligible dependents within 31 days of the beginning of the semester.

6. What is my identification number?

Aetna Student Health will assign you an identification number. That number will be on the identification card that Aetna Student Health will mail to your Reed mail box.

7. Does this plan cover my pre-existing condition?

No benefit will be payable for a pre-existing condition until you have been on the plan for 6 months. A pre-existing condition is a condition for which you received medical advice, diagnosis, care or treatment for within 6 months prior to enrolling on this plan.

However, if you had other insurance within 63 days of enrolling on this plan, treatment for your pre-existing condition may be payable.

For further clarification or questions, please contact Aetna Student Health at 1-866-574-8289.

9. How do I get a prescription?

Eligible prescriptions must be purchased at a participating Aetna Preferred Pharmacy. You can locate participating pharmacies online at www.aetnastudenthealth.com. When you take your prescription to an Aetna participating (preferred) pharmacy, there is no claim form to file when you present your identification card. Refer to the plan brochure for prescription co-pays.

10. How do I file a medical claim?

Most providers will bill the insurance company from the information provided on your identification card. If you are required to pay up front, you may fill out a claim form and mail this to Aetna Student Health with your itemized billing. This must include procedure and diagnosis codes.

11. Are there certain doctors that I must see?

This plan uses Aetna Preferred Providers. Preferred providers can be found on the Aetna Student Health website. The plan does not require you to see a preferred provider, but if you do, you will substantially lower your out of pocket cost.

12. How do I obtain proof of my coverage?

You may call Aetna Student Health at 1-866-574-8289 and request a letter of credible coverage. This shows the dates that you were insured.

12. Am I able to check claim status online?

Yes, Aetna Navigator is an interactive "self-service" system, which provides registered Aetna members with access to personalized benefit and health information 24-hours a day, 7 days a week.

Members can: Review who is covered under the plan;

Order an ID card for student and/or dependent;

Check the status of a claim and view claim Explanation of Benefits (EOB) statements;

Check if a provider participates in the Aetna network;

Research the price of a drug and learn if there are less costly alternatives;

Estimate the cost of a medical procedure or service to plan expenses.

14. Who do I call if I have any questions about the Reed College Student Health Insurance Plan?

Contact Aetna Student Health at 1-866-574-8289.