



# Aetna Student Health<sup>SM</sup>

Rochester Institute of Technology's  
choice for student health insurance

[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)



**aetna**<sup>SM</sup>



RIT is concerned about the health, safety and general physical and mental well-being of our students. We recognize that students may encounter accidents and sickness while enrolled at RIT. Our Student Health Center is available for students to use when medical attention is needed. To supplement this, RIT offers a voluntary student insurance program that is underwritten by Aetna Student Health and brokered through University Health Plans, Inc. All students are required to have adequate medical insurance coverage.

**The Rochester Institute of Technology is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc.**

**Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna).**

# You have found the school that's the right fit

## Now choose the insurance plan that's the right fit

### **Aetna Student Health — custom protection for you**

- Health insurance coverage any time — school, travel, summer
- Large nationwide network of doctors, hospitals and specialists
- Savings on dental, vision and pharmacy services
- No-hassle payment. It can be included in your tuition bill

### **But what if I already have insurance?**

- Check us out. You may be able to do better on costs
- Your plan may not cover you this far from home — don't take a chance

### **Aetna Student Health**

More than 200 colleges and universities use our services. We've been in the student insurance business for more than 30 years.

### **What else is included?**

- Access to travel assistance services, including 24/7 emergency assistance
- Access to discounts on massage therapy, over-the-counter vitamins, oral health care products, acupuncture, and weight-loss programs and products — to name a few
- Quit smoking: One year of personal coaching, interactive web tools and motivational materials

### **What I can buy from Aetna Student Health — even if I decide not to buy this insurance:**

Discount programs on dental and prescription services

To find out more about the plan and to sign up, go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

## Here's what the plan offers

Here is a brief description of the plan benefits.

**Aggregate Maximum:** \$500,000 per sickness per policy year

**Pharmacy Maximum:** \$500,000 per policy year

**Basic Accident Plan Maximum** \$500,000 per Accidental Injury

### Basic Sickness Plan Expenses

#### Preferred

#### Non-Preferred

#### Physician's Office Visit

100% of the Negotiated Charge for the first \$2000 of Medical Expenses; 80% thereafter

100% of the Recognized Charge for the first \$2000 of Medical Expenses; 80% thereafter

#### Inpatient Hospitalization

80% of the Negotiated Charge per sickness per policy year

80% of the Recognized Charge for a semi-private room

#### Emergency Room

100% of the Negotiated Charge for the first \$2000 of Medical Expenses; 80% thereafter

100% of the Recognized Charge for the first \$2000 of Medical Expenses; 80% thereafter

#### Outpatient Mental

100% of the Negotiated Charge for the first \$2000 of Medical Expenses; 80% thereafter

100% of the Recognized Charge for the first \$2000 of Medical Expenses; 80% thereafter

#### Prescription Drug

100% of the Negotiated Charge after a \$10 copay for generic drugs; \$30 for brand name drugs

100% of the Recognized Charge after a \$10 copay for generic drugs; \$30 for brand name drugs

### Basic Accident Plan Expenses

#### Preferred

#### Non-Preferred

#### Accident Coverage

100% Negotiated Rate of the first \$3,000 of Covered Medical Expenses; 80% Negotiated Rate thereafter

100% Recognized Charge of the first \$3,000 of Covered Medical Expenses; 80% Recognized Charge thereafter

### **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 per condition per policy year during the plan year.
- This plan will not pay more than \$500,000 per condition per policy year during the plan year.
- Once any of these limits have been reached, the plan will not pay any more toward the cost of the applicable services, and your health care 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 Rochester Institute of Technology brochure at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) carefully before enrolling. While this document and the Rochester Institute of Technology 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 [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) or contact us at 800-466-3185.

**For more information on other plan exclusions, limitations and benefits maximums, please refer to the Rochester Institute of Technology's 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.**

### **Where can I go for service?**

First stop, the student health center. When you need care, consider the student health center as your first stop. They can provide many of the routine health services you need.

You also may visit any licensed health care provider directly for covered services in

Aetna's preferred provider\* network (doctors, specialists, facilities) except that specific plan restrictions on certain services may apply.

However, when you visit the student health center first, you'll generally pay less out of your own pocket for your care. To learn more about preferred providers, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

\*Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

The discount offers and programs above provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts and programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to a discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.

Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna or their affiliates.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional.

**Policy forms issued in OK include:** GR-96134.

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 per condition per policy year during the plan year 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 800-466-3185. 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.

## Important Note

### General

Notice: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

International student waiver submissions may be audited by Rochester Institute of Technology, Aetna Student Health, and/or its contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable policy year and that it meets the school's waiver requirements.

Please make sure you understand your school's credit hour and other requirements for enrolling in this plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable law.

This material is for information only. Health benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable insurance law. If any discrepancy exists between this pamphlet and the Master Policy/Group Agreement, the Master Policy/Group Agreement will govern and control the payment of benefits. Information is believed to be accurate as of the production date; however, it is subject to change.

**Policy forms issued in OK include:** GR-96134.

## How much does it cost?

	Annual	Spring
<b>Coverage</b>	<b>8/15/13-8/14/14</b>	<b>1/15/14-8/14/14</b>
<b>Student Only</b>	\$1248	\$725
<b>Spouse</b>	\$2477	\$1439
<b>Child(ren)</b>	\$2007	\$1166

## How and when do I enroll in the plan?

RIT requires all students to have adequate medical insurance.

Domestic students may voluntarily elect to enroll in the plan by:

Going Online at [www.universityhealthplans.com](http://www.universityhealthplans.com)  
Students have the option to either put the charge on their RIT student account or payment can be made online with a credit card. Please review the requirements below:

### Domestic Students

RIT requires all domestic students to have adequate medical insurance. If a student does not have coverage, this requirement may be satisfied by enrolling for Basic Accident & Sickness coverage.

### International Students

All matriculated, RIT International students on A, B, E, F,G, I, J, K, O, Q, R and V visas will be automatically enrolled in RIT's Aetna Student Health Plan. These international students will

be billed semi-annually based on their active registration status. All other international students wishing to enroll should download and fill out the application found at [www.universityhealthplans.com](http://www.universityhealthplans.com).

**Please note that enrollment deadlines and termination dates may vary for international students.**

### Dependent Coverage

Eligible students who enroll may also cover their eligible dependents. The coverage period must be concurrent with the insured student's.

### Here's when you have to sign up

Enrollment and Waiver deadline dates:

**Fall - 9/30/13**

**Spring - 2/27/14**







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