

Rochester Institute of Technology 2014-2015 Student Health Insurance Plan

Rochester Institute of Technology, working with University Health Plans and Aetna Student Health, 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®.
- Unlimited Benefit Maximum 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.
- Unlimited coverage for prescription drugs following a \$10 Copay for each Generic Prescription Drug, or \$30 Copay for each Brand Name Prescription Drug.
- Covered medical expenses for preventative care are paid at 100%.



How much does it cost?

	ANNUAL	SPRING
	INSURANCE RATE	INSURANCE RATE
<i>Coverage Dates</i>	08/15/14 to 08/14/15	01/15/15 to 08/14/15
WAIVER DEADLINE	September 30, 2014	February 26, 2015
Student	\$1,475	\$857
Spouse	\$3,127	\$1,816
Child(ren)	\$2,535	\$1,472

Visit www.universityhealthplans.com for additional plan information.

Who is eligible?

Enrollment is voluntary for all registered students except A,B,E,F,G,I,J,K,O,Q,R or V Visa International Students. All International undergraduate and graduate students (full and part time) on A, B, E, F, G, I, J, K, O, Q, R or V Visas will be automatically enrolled in the Student Health Insurance Plan on a semi-annual basis, based on registration status, and billed by the Student Financial Services Office.



Learn More!

Call Toll Free (800) 437-6448
www.universityhealthplans.com



The Rochester Institute of Technology 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.

ROCHESTER INSTITUTE OF TECHNOLOGY

2014 – 2015

STUDENT HEALTH INSURANCE PLAN

Benefit Maximum	Unlimited
Out-of-Pocket Maximum	Preferred Care Individual: \$6,350 per Policy Year (includes Preferred Care Medical and Prescription Drug Copays) Preferred Care Family: \$12,700 per Policy Year (includes Preferred Care Medical and Prescription Drug Copays) Non-Preferred Care: None
Hospital Room and Board Expense	Covered Medical Expenses are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Recognized Charge for a semi-private room.
Emergency Room Expense	Covered Medical Expenses incurred for treatment of an Emergency Medical Condition are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 90% of the Recognized Charge.
Physician's Office Visits	Covered Medical Expenses are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Recognized Charge.
Preventive Care	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge (<i>includes Immunizations</i>). Non-Preferred Care: 70% of the Recognized Charge.
Prescription Drug Benefit	Covered Pharmacy Expenses are payable as follows: Preferred Care Pharmacy: 100% of the Negotiated Charge following a \$10 Copay for each Generic Prescription Drug; or \$30 Copay for each Brand Name Prescription Drug. Non-Preferred Care Pharmacy: 100% of the Recognized Charge following a \$10 Copay for each Generic Prescription Drug; or \$30 Copay for each Brand Name Prescription Drug. <i>Prescription contraceptives are covered at 100% to the Plan Maximum (no Copay; excludes brand name drugs w/generic alternative), including prescriptions through the Student Health Center.</i>

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

- **Please read the Rochester Institute of Technology Student Health Plan Summary and Plan Guide located at www.universityhealthplans.com carefully before enrolling. While this document describes important features of the plan, other specifics of the plan, including limits of what the plan will pay, will be included in the Plan Summary and Plan Guide.**
- **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 the Global Risk Management Services Office or contact University Health Plans at (800) 437-6448.**

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.