



Brought to you by
Rochester Institute
of Technology and
Aetna Student Health

Policy No. 812809

2012-2013



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 Student Health Plan is underwritten by Aetna Life Insurance Company (Aetna) 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.

Who

Is Aetna Student Health?

Aetna has a strong knowledge of health insurance benefits and an expansive network of physicians, hospitals, and other health care providers. We've been offering health insurance coverage to students like you for 30 years at colleges and universities across the country. We work with professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the policy/school year.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially. Here are some things to think about:

- **Take a look at the Rochester Institute of Technology student health insurance plan and compare it to your current coverage.** Look at premiums, deductibles, benefits provided and the time covered. You're covered for as long as you are registered with the Rochester Institute of Technology as a full-time or part-time student.
- **You may not be covered away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care.
- **You may not have prescription drug coverage.** The cost of prescription drugs is growing by double digits. Under our Plan, you pay a low co-pay for pharmacy at in-network pharmacies subject to an annual maximum of \$100,000.

Visit <http://www.aetnastudenthealth.com> to learn more.

What

Is This Health Insurance Plan All About?

The Student Health Insurance Plan helps keep health care costs effective.

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 before **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 includes an annual limit of \$100,000 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 **(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.

*Fully insured Aetna Student Health Insurance Plans are underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.



Visit <http://www.aetnastudenthealth.com> to learn more.

Your Benefits at a Glance

Here is a brief description of the Plan benefits.

Basic Accident Plan Preferred Care:	Maximum \$100,000 per Accidental Injury 100% Negotiated Rate of the first \$3,000 of Covered Medical Expenses; 80% Negotiated Rate thereafter
Non-Preferred Care:	100% Recognized Charge of the first \$3,000 of Covered Medical Expenses; 80% Recognized Charge thereafter

Basic Sickness Plan

Aggregate Benefit Maximum	\$100,000 per sickness policy year	
Pharmacy Maximum	\$100,000 per policy year	
Expenses	Preferred:	Non-Preferred :
Physician's Office Visit	100% of the Negotiated Charge for the first \$2,000 of Medical Expenses; 80% thereafter	100% of the Recognized Charge for the first \$2,000 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 \$2,000 of Medical Expenses; 80% thereafter.	100% of the Recognized Charge for the first \$2,000 of Medical Expenses; 80% thereafter
Outpatient Mental Health	100% of the Negotiated Charge for the first \$2,000 of Medical Expenses; 80% thereafter.	100% of the Recognized Charge for the first \$2,000 of Medical Expenses; 80% thereafter.
Prescription Drug	100% of the Negotiated Charge after a \$10 copay for generic drugs; \$30 for brand name	100% of the recognized charge after a \$10 copay for generic drugs; \$30 for brand name

Optional Enhanced Supplemental Plan

When the optional Supplemental Plan is purchased Covered Medical Expenses incurred for an Injury or Sickness while insured and in excess of the \$100,000 benefit per one Sickness or Injury will be payable at 100% up to a maximum lifetime benefit of \$250,000 for any one covered Accident or any one covered Sickness.

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

- This plan will not pay more than the overall maximum benefit of \$100,000 per accident and sickness during the plan year.
- This plan will not pay more than \$100,000 for prescription benefits 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 Rochester Institute of Technology Student Health Plan brochure located at www.aetnastudenthealth.com carefully before enrolling. While this document and the Rochester Institute of Technology Student Health Plan 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 the University's Global Risk Management Services Offices during business hours or contact us at (800) 466-3185.

For more information on plan exclusions, limitations and benefit maximums, please refer to the Rochester Institute of Technology Student Health Plan 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.

Visit <http://www.aetnastudenthealth.com> to learn more.

Where

Can I Go for Service?

First Stop, The RIT Student Health Center

When you need care, consider the Student Health Center as your first stop. They can provide the immediate attention you need and address most simple, routine health needs. If you need care they can't provide, they'll refer you to a doctor or other health care provider in the community.

To save money, find a provider who belongs to Aetna's Preferred Provider* network (doctors, specialists and facilities). For more information about the RIT Student Health Center, please visit

<http://www.rit.edu/studentaffairs/studenthealth/>.

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 Student Health Services first, you'll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit 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.

	Annual	Winter/ Spring/ Summer	Spring/ Summer	Summer
Coverage	08/15/12 - 08/14/13	11/26/12 - 08/14/13	03/04/13 - 08/14/13	05/28/13 - 08/14/13
Student Only	\$1,100	\$825	\$550	\$275
Spouse	\$2,183	\$1,638	\$1,092	\$546
Child(ren)	\$1,769	\$1,326	\$885	\$442
Optional Enhanced Supplemental Benefits			\$341 Per Insured Person	

How

And When Do I Enroll in the Plan?

RIT requires all students to have adequate medical insurance.

Certain students may voluntarily elect to enroll in the plan by either:

Going Online at 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 visa's will be automatically enrolled in RIT's Basic Accident and Sickness policy. 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.

Visit <http://www.aetnastudenthealth.com> to learn more.

Dependent Coverage

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

The deadline for annual enrollment is September 30, 2012.

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

Enrollment/Waiver Deadline Dates

Fall – 09/30/12

Spring – 04/04/13 (New Students Only)

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.

And There's More...

As a member of the Plan, you can also take advantage of the following services, discounts, and programs. These are not underwritten by Aetna and are NOT insurance. The member is responsible for the full cost of the discounted services. Please note that these programs are subject to change without notice. To learn more about these additional services and search for providers visit, www.aetnastudenthealth.com.

- **Aetna BookSM discount program:** Access to discounts on books and other items from the American Cancer Society Bookstore, the **MayoClinic.com** Bookstore and Pranamaya.
- **Aetna FitnessSM discount program:** Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options and one-on-one health coaching services through GlobalFit[®].
- **Aetna HearingSM discount program:** Offers members and their families access to savings on hearing exams, hearing aids and other hearing services. Members can choose between two great offers at no additional premium cost, Hearing Care Solutions and HearPO[®].
- **Aetna Natural Products and ServicesSM discount program:** Access to savings on complementary health care products and services, including online consultations, not traditionally covered by their health benefits plan. All products and services are provided through the ChooseHealthy[®] program* and Vital Health Network (VHN).
*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc. subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.
- **Aetna VisionSM discount program:** Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.
- **Aetna Weight Management discount program:** Access to discounts on the CalorieKing[®] Program and products, eDiets[®] diet plans and products, Jenny[®] weight loss programs and Nutrisystem[®] weight loss meal plans.

Visit <http://www.aetnastudenthealth.com> to learn more.

- **Oral Health Care discount program:** Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, receive exclusive savings on Waterpik® dental water jets and sonic toothbrushes.
- **At Home Products discount program:** Access to discounts on health care products that members can use in the privacy and comfort of their home.
- **Emergency Medical, Security and Travel Assistance Services including Medical, Political and Natural Disaster Evacuation:** Contact On Call's Global Response Center any time from anywhere in the world to access services including destination information, medical, dental and pharmacy referrals, legal consultation and referral, emergency cash transfer assistance, baggage delay assistance, bail bond assistance and many other important assistance services.
These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.
- **Aetna Specialty Pharmacy:** Provides specialty medications and support to members living with chronic conditions and illnesses. These medications are usually injected or infused, or some may be taken by mouth. For compounded medications, Aetna Specialty Pharmacy will coordinate getting your prescription to the compounding pharmacy that will be able to fill your prescription. For additional information please go to **www.AetnaSpecialtyRx.com**.
- **Quit Tobacco Cessation Program:** Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Beginning Right® Maternity Program:** Make healthy choices for you and your baby. Learn what decisions are good ones for you and your baby. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna or their affiliates. Aetna may receive a percentage of the fee you pay to the discount vendor.

- **Aetna's Informed Health® Line***: Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics**. The nurses can help you:
 - Learn about medical procedures and treatment options.
 - Improve how you talk with your doctor and other health care providers.
 - Find out how to describe your symptoms better.
 - Ask the right questions.
 - Tell your doctor about your eating, exercise and lifestyle habits.

Call anytime. (United States only). Nurses are available 24-hours a day.

To reach a nurse, call **1-800-556-1555**.

TDD for hearing and speech-impaired people only: **1-800-270-2386**.

Or reach them through E-mail.

You can send an e-mail to **IHL2@aetna.com** for links to health information about your questions. Nurses reply within 24 hours. Note: Due to security reasons, the Informed Healthline will not open any attachments sent by e-mail.

Or listen to the Audio Health Library*. It explains thousands of health conditions in English and Spanish. Transfer easily to a registered nurse at any time during the call.

*While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

**Not all topics may be covered expenses under your plan.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or medications you take. It explains things in terms that are easy to understand.

Get to it through your secure Aetna Navigator® member website, at **www.aetnastudenthealth.com**.



Visit <http://www.aetnastudenthealth.com> to learn more.

Optional Programs:

Vital Savings by Aetna® on Pharmacy is a discount program helping you and your dependents lower your prescription drug costs. Present your card to participating pharmacies and receive a discount at the time of purchase, no claims to file. Enroll online at www.aetnastudenthealth.com.

Student Only: \$29

Student + 1 Dependent: \$51

Student + 2 or more Dependents: \$73

Vital Savings by Aetna® on Dental* is a dental discount program helping you and your dependents save. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns, and orthodontia (braces). No claims to file. Enroll online at www.aetnastudenthealth.com.

Student Only: \$29

Student + 1 Dependent: \$51

Student + 2 or more Dependents: \$73

Vital Savings by Aetna® on Pharmacy and Dental* is a discount program helping you and your dependents save on prescription drug costs and a wide array of dental services. Enroll online at www.aetnastudenthealth.com. Save time and money on enrollment fees by joining both programs in one step. In most instances, for dental, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns, and orthodontia (braces). No claims to file.

*Actual costs and savings vary by provider and geographic area.

Student Only: \$46.

Student + 1 Dependent: \$81

Student + 2 or more Dependents: \$115

The Vital Savings by Aetna® program (the “Program”) is not insurance. The Program does not meet the Minimum Creditable Coverage requirements in Massachusetts. It provides Members with access to discounted fees according to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna discount program. The range of discounts provided under the Program will vary depending on the type of provider and type of service received. The Program does not make payments directly to the participating providers. Each Member must pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, **1-888-BeVital**, is the Discount Medical Plan Organization.

Visit <http://www.aetnastudenthealth.com> to learn more.



Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information. When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your Plan
- Use cost of care tool
- View your health history report which provides your health data in a portable and easy to read format
- And much more!

Visit <http://www.aetnastudenthealth.com> to learn more.

Learn More!

Go to www.aetnastudenthealth.com to learn more or call University Health Plans, Inc. (800) 437-6448, www.universityhealthplans.com.

This material is for information only. Health/Dental benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable New York State 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. The CareEngine is a proprietary technology platform developed by ActiveHealth Management, an Aetna company. In conjunction with clinicians, the CareEngine continuously analyzes claims and other data against evidence-based best practices and alerts the members and their physicians about possible care gaps and other inconsistencies. 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.

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.

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Visit <http://www.aetnastudenthealth.com> to learn more.



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