

Trinity College 2009-2010 Student Health Insurance Plan



Trinity College
HARTFORD CONNECTICUT

Your school-endorsed Plan offers you these benefits, services and programs.



Learn More

Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features. Call (866)725-4433.

Trinity College Student Health Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Trinity College Accident and Sickness Insurance Plan brochure carefully before deciding whether this plan is right for you. While this document and the Trinity College brochure tell you about some of the important features of the plan, other features may be important to you and some further 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 Trinity College, you may view it Student Health Services or you may contact us at (866)725-4433.

This plan will never pay more than \$50,000 in a coverage year or more than the prescription drug maximum of \$500 per policy year. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.

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. This material is for information only.

The Trinity College Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is 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.

Policy forms issued in OK include GR-96134.
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Aetna Student Health, working with Trinity College, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

The Student Health Insurance Plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need care related to an accident or illness. Please check with your student health center to clarify your referral requirement.

NOTE: This plan may not cover all your health care expenses.

Your school-endorsed Student Health Insurance Plan offers you:

- Inpatient and Outpatient Care
- A Prescription Program with \$500 in pharmacy coverage
- Mental Health Coverage (Both Inpatient and Outpatient Care)
- Access to Aetna's nationwide network of health care professionals, including primary care and specialist doctors
- Travel Assistance Services and Worldwide Medical coverage while traveling or studying abroad
- Access to the Student Connection at www.aetnastudenthealth.com. Click on "Your School" to Search for your school and read your health insurance brochure, find out how to fill a prescription and e-mail customer service
- Once you're a member of the Plan, you have access to Aetna Navigator[®], your secure member website packed with personalized benefits and health information. Access discounts on health and wellness services, such as SpaWish[®] and MayoClinic.com bookstore.

Who is eligible?

All Traditional Undergraduate students at Trinity College are automatically enrolled and charged in the Student Accident and Sickness Insurance Plan unless you can show proof of comparable insurance.

Graduate Students and Graduate Assistants are not automatically enrolled in or charged for the Plan, but are eligible on a voluntary basis if enrolled in a minimum of 2 classes.

How much does it cost?

	Annual
COVERAGE PERIOD	08/15/09 - 08/14/10
DEADLINE DATE	8/15/09
UNDERGRADUATE RATE	\$775
GRADUATE RATE	\$1,100

The rate above includes premium for the student health plan underwritten by Aetna Life Insurance Company. An administrative fee is also included in the student premium.



Trinity College

2009 – 2010

Student Accident and Sickness Insurance Plan

The Trinity College Student Accident and Sickness Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Trinity College Accident and Sickness brochure carefully before deciding whether this plan is right for you. While this document and the Trinity College Accident and Sickness Insurance Plan brochure tell you about some of the important features of the plan, other features may be important to you and some further 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 Trinity College, you may view it at 300 Summer Street, Hartford, CT 06106 or you may contact us at 1-866-725-4433.

This plan will never pay more than \$50,000 in a coverage year when only the Basic Plan has been purchased. The Optional Supplemental Plan may only be purchased at the time of enrollment. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.

Deductible	<p>Preferred Care: None Non-Preferred Care: None Home Health Care: \$50 Deductible</p>
Referral Requirement	<p>When college is in session students must first report to Trinity Health Center for Treatment or for a referral in order for benefits to be paid. If college is in session and no referral is obtained, payment for services will be reduced by 20% and payment will not exceed a maximum of \$500.</p> <p>Exceptions:</p> <ol style="list-style-type: none"> 1. Medical emergency; 2. When the Health Center is closed; 3. When insured student is more than 20 miles from campus; 4. Medical care received when the insured student is no longer able to use the health center due to a change in student status; or 5. Any gynecological examination or care related to pregnancy and preventative obstetric and gynecologic services required as a result of any gynecologic examination or as a result of a gynecological condition. Such obstetric and gynecologic services include, but are not limited to Pap smear tests.
Hospital Room and Board Expense	<p>Covered Medical Expenses are payable as follows:</p> <p>Preferred Care: 100% of the Negotiated Charge. Non-Preferred Care: 80% of the Reasonable Charge for a semi-private room.</p>
Emergency Room Expense	<p>Covered Medical Expenses incurred for treatment of an Emergency Medical Condition are payable as follows:</p> <p>Preferred Care: 100% of the Negotiated Charge after \$50 per visit copay. Non-Preferred Care: 100% of the Reasonable Charge after \$50 per visit deductible.</p> <p><i>Please note: the ER per visit Copay/Deductible is waived if admitted.</i></p>
Outpatient Miscellaneous Expenses (including: physician's office visits, laboratory tests and diagnostic x-rays)	<p>Covered Medical Expenses are payable as follows:</p> <p>Preferred Care: 100% of the Negotiated Rate to a Policy Year maximum of \$3,000 after a \$10 copay (waived if referred by the Student Health Center). Non-Preferred Care: 80% of the Reasonable Charge to a Policy Year maximum of \$3,000.</p>
Prescription Drug Benefit	<p>Covered Pharmacy Expenses are payable as follows:</p> <p>Preferred Care Pharmacy: Following a \$20 Copay for each Brand Name Prescription Drug or a \$10 Copay for each Generic Prescription Drug, 100% of the Negotiated Rate to a Policy Year maximum of \$500.</p> <p>Non-Preferred Care Pharmacy: Following a \$20 Deductible for each Brand Name Prescription or a \$10 Deductible for each Generic Prescription Drug, 100% of the Reasonable Charge to a Policy Year maximum of \$500.</p>
Optional Supplemental Plan	<p>Once the \$50,000 maximum per Accident and Sickness has been met, this benefit extends the maximum benefit per Accident and Sickness to \$100,000. Interested students must purchase this optional benefit at the same time the Accident and Sickness Insurance Plan is purchased.</p>