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Your path to healthy starts here

Aetna Student HealthSM

2014-2015 Plan Guide

Policy Year: 2014-2015

Policy Number: 474935

Customer Service(Toll Free): (866) 725-4433

www.aetnastudenthealth.com

This booklet gives a general idea of how your Plan offered by Aetna Student Health works. Plus, you'll learn how to get the most out of it.



Trinity College
HARTFORD • CONNECTICUT





Tools to help you get the most out of your plan

Sign up for your members-only website

When you're an Aetna member, you get tools and resources to help you manage your health and your benefits. Plan information and cost-savings tools are in one place — your Aetna Navigator® member website. Sign up at

<http://www.aetnastudenthealth.com/schools/trinity>.

Meet Ann, your virtual assistant

Ann can help you sign up for Aetna Navigator. She can help you find a doctor, estimate the cost of services, answer questions about claims, order ID cards and more.

Questions? Give us a call.

When you have a question about your plan, Member Services is available 8:30 a.m. to 5:30 p.m. EST, Monday through Friday, for any questions by calling **866-725-4433**.

Finding a network provider is easy

Use the DocFind® online directory. The easy-to-use search tool lets you find the right provider in a snap. Just enter a name, ZIP code, condition, procedure or specialty in the search box. You'll also find maps, directions and more. Try DocFind at

<http://www.aetnastudenthealth.com/schools/trinity>.

You're mobile — so are we. So use your smartphone when you're on the go

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices. Visit www.aetna.com/mobile.



The Trinity College Student Health Insurance 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 Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna).

Your health plan

Your student health plan offered by Trinity College

Check out the Plan Design and Benefits Summary for valuable information such as:

- Your eligibility to join the Plan
- The coverage periods
- The premium rates
- The description of benefits
- Exclusions
- Other important information

The Plan Design and Benefits Summary can be found at <http://www.aetnastudenthealth.com/schools/trinity>.

How to enroll

Please refer to the Plan Design and Benefits Summary for plan specific enrollment information.

Looking for detailed plan information?

For details like Copays and what's covered, check your Plan Design and Benefits Summary. You'll also find general benefits and exclusions specific to the Plan. You can also see the Master Policy for a complete description of the benefits and full terms and conditions. If there's any discrepancy between this Plan Guide, the Plan Design and Benefits Summary and the Master Policy, the Master Policy will govern and control the payment of benefits. The Master Policy can be found at <http://www.aetnastudenthealth.com/schools/trinity>.

This student health plan fulfills the definition of Creditable Coverage explained in the Health Insurance Portability and Accountability Act (HIPAA) of 1996. If you'd like a certification of coverage, just call Member Services at **866-725-4433**.

How your plan works

The Trinity College Health Center will act as your Primary Care Provider (PCP) — referrals may be needed

Your health care needs are best managed under one health system. Because Aetna wants you to get the best care possible, Aetna will pay your covered benefits when you get a referral for your care. A referral is not required in the following circumstances:

- Treatment is for an Emergency Medical Condition (a referral from The Trinity College Health Center may be necessary for follow-up care);
- You are more than 20 miles away from the campus;
- The Trinity College Health Center is closed;
- When you get service at another facility during break or vacation periods;

- Medical care received when you are no longer able to use The Trinity College Health Center due to a change in your student status;
- Maternity care and OB/GYN care; or
- Preventive/Routine Services.

PLEASE NOTE: Your Plan may not require a referral for additional treatments – please refer to your Plan Design and Benefits Summary for additional information.

Your covered spouse/domestic partner or child(ren) are not eligible to use the services of The Trinity College Health Center and are; therefore not subject to the referral requirements and penalties.

If the covered person does not obtain a referral from School Health Services a penalty of 20% of the benefit up to a maximum of \$500 per condition per policy year will apply.

Your Aetna Student Health Plan allows you to choose where to receive care– from a network provider¹, or a provider outside the network.

Option 1: Visit The Trinity College Health Center or a network provider²

Network providers contract with Aetna to offer you rates that are often much lower than their regular fees. This helps you save. Your network provider will provide care and:

- Get approval from Aetna before giving you certain services³;
- File claims for you.

To find a provider in the network, use Aetna's online directory, DocFind, at

<http://www.aetnastudenthealth.com/schools/trinity>. You can also request a printed directory. Just call member services at **866-725-4433** and we'll send you a printed directory.

You'll pay less with this network option.

Option 2: Go to a provider outside the network²

You can visit any licensed provider. Your out-of-network provider will provide care; however, you may be responsible to:

- Get approval from Aetna before receiving certain services³;
- File your own claims;

Pay the difference between the amount paid by your Plan and the amount charged by your provider.

This out-of-network option typically costs you more.

When does my coverage under the student health plan end?

You'll get benefits as long as the Master Policy is active with Trinity College and you are in an eligible class. You'll also need to be sure your premiums are paid. No benefits are payable for expenses incurred after the date the insurance terminates, except as may be provided under the Extension of Benefits provision described in this guide. To review coverage periods, premium rates and any applicable deadlines, please refer to the Plan Design and Benefits Summary.

Know when your coverage ends

Your student coverage will end when one of the following happens:

- The date the Plan year ends;
- The last day for which any required premium has been paid; or,
- The day you withdraw from school because you enter the armed forces for any country. Your premiums will be refunded on a pro-rated basis within 90 days of the date you withdraw;

Please refer to the Plan Design and Benefit Summary for more information about eligible individuals under the Plan.

If you withdraw from school within the first **31 days** of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid. After **31 days**, you will be covered for the full period that you have paid the premium for, and no refund will be allowed. (This refund policy will not apply if you withdraw due to a covered **Accident** or **Sickness**).

Important note regarding coverage for a newborn infant or newly adopted child:

A newborn child shall be insured for preventive care, injury; sickness; premature birth; and medically diagnosed congenital defects; and birth abnormalities from the moment of birth; for an initial period of 61 days.

Coverage is provided for preventive care, injury; sickness; premature birth; and medically diagnosed congenital defects; and birth abnormalities for a child legally placed for adoption with a covered student from the moment of placement; for an initial period of 61 days; provided the child lives in the household of the covered student; and is dependent upon the covered student for support.

If you need information or have general questions on dependent enrollment, just call Member Services at **866-725-4433**.

Important provisions of the student health plan

State mandated benefits

Aetna will pay benefits in accordance with applicable Connecticut State Insurance Law(s).

Recovery of overpayment

If Aetna pays more than the benefit amount based on the guidelines of the contract with your school, Aetna has the right:

- to require the return of the overpayment on request; or,
- to reduce by the amount of the overpayment, any future benefit payment made to or on behalf of you or another person in your family.

Such right does not affect any other right of recovery Aetna may have with respect to such overpayment.

Reimbursement and subrogation

When a covered person's injury appears to be someone else's fault, benefits otherwise payable under this Policy for Covered Medical Expenses incurred as a result of that injury will not be paid unless the covered person or his legal representative agrees:

- (a) to repay Aetna for such benefits to the extent they are for losses for which compensation is paid to the covered person by or on behalf of the person at fault as allowed by any Connecticut law;
- (b) to allow Aetna a lien on such compensation and to hold such compensation in trust for Aetna; and
- (c) to execute and give to Aetna any instruments needed to secure the rights under (a) and (b).

Further, when Aetna has paid benefits to or on behalf of the injured covered person, Aetna will be subrogated to all rights or recovery that the covered person has against the person at fault. These subrogation rights will extend only to recovery of the amount Aetna has paid. The covered person must execute and deliver any instruments needed and do whatever else is necessary to secure those rights to Aetna.

Extension of Benefits

If Basic Sickness Expense coverage for a covered person ends while he or she is totally disabled, benefits will continue to be available for expenses incurred for that person only while the covered person continues to be totally disabled. Benefits will end the earliest to occur of:

- The date the covered person is no longer totally disabled, or
- The date any maximum benefit is reached.

If a covered person is confined to a hospital on the date his or her Basic Sickness Expense coverage terminates, charges incurred during the continuation of that hospital confinement shall also be included in the term "Expense", but only while they are incurred during the 90 day period following such termination of insurance.

Claim Procedure

On occasion, the claims investigation process will require additional information in order to properly settle the claim. Aetna will handle this review.

Member Services Representatives are available 8:30 a.m. to 5:30 p.m. EST, Monday through Friday, for any questions by calling **866-725-4433**.

You can send claims to:

Aetna Student Health
PO Box 981106
El Paso, TX 79998

A few things to keep in mind:

1. Bills must be submitted within 90 days from the date of service;
2. Payment for Covered Medical Expenses will be made directly to the hospital or provider you visited, unless bill receipts and proof of payment are submitted;
3. If you have itemized medical bills, submit them with the Aetna Medical claim form. Subsequent medical bills should be mailed promptly to the above address;
4. You will receive an "Explanation of Benefits" when your claims are processed. The Explanation of Benefits will explain how your claim was processed, according to the benefits of your Plan.

When you fill a covered prescription, present your ID card to a Preferred Pharmacy along with any Copay and/or Deductible. The pharmacy will bill Aetna for the cost of the drug plus a dispensing fee. They'll subtract the Copay and/or the Deductible amount from the total.

When you need to fill a prescription and do not have your ID card with you, you can still get your prescription and be reimbursed by submitting a completed Aetna Prescription Drug claim form. You'll be reimbursed for covered medications, minus any applicable Copay and/or Deductible amount. You can refer to the Plan Design and Benefits Summary to find out more about the benefits for prescription drugs.

Foreign Claims

Your plan may reimburse you for services provided when care is rendered outside of the United States, subject to the terms of the Master Policy.

Whenever coverage provided by any insurance policy is in violation of any U.S., U.N. or EU economic or trade sanctions, such coverage shall be null and void. For example, Aetna companies cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the U.S. Treasury's website at: www.treasury.gov/resource_center/sanctions.

As a student health plan member, you have access to additional programs too

As a member of the Student Health Plan, you can also take advantage of the following services, discounts, and programs. These are not provided by Aetna and are NOT insurance. You'll be responsible for the full cost of the discounted services. Just be aware that these services, discounts and programs can change without notice. To learn more about these and additional services that are offered to you and search for providers visit the Trinity College page at

<http://www.aetnastudenthealth.com/schools/trinity>.

Fitness discounts: You can save on gym memberships and name-brand home fitness and nutrition products that support a healthy lifestyle with services provided by GlobalFit®.

Participation is for new gym members only. If you belong to a gym now or belonged recently, call GlobalFit to see if a discount applies.

Natural products and services discounts: You can get discounts on specialty health care products and services through the ChooseHealthy® program and online consultations through Vital Health Network.

The ChooseHealthy program is made available through American Specialty Health Administrators, Inc. (ASH Administrators), a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Vision discounts: You can save on eye exams, lenses and frames, replacement contact lenses, LASIK surgery and more when you go to a provider participating in the EyeMed Vision Care network.

Weight management discounts: You can get discounts on the CalorieKing® Program and products, Jenny Craig® weight loss programs and Nutrisystem® weight loss meal plans.

Quit Tobacco Cessation Program: Say good-bye to tobacco and hello to a healthier future! You'll get personal attention in a one on one session or online group from Aetna 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. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.

Emergency Medical, Security and Travel Assistance Services including Medical, Political and Natural Disaster Evacuation:

On Call International provides emergency medical, security and travel assistance services. Contact On Call International's Global Response Center anytime 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.

Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If you are able to leave your host country by normal means, On Call International will assist you in rebooking flights or other transportation. Expenses for non-emergency transportation are your responsibility.

On Call International can be reached 24 hours a day at **1-866-525-1956** or collect **1-603-328-1956**.

Aetna's Informed Health® Line⁴: Call Aetna's toll-free number to talk to registered nurses. They can share information on a range of healthy topics.

The discount offers and programs above provide access to discounted prices and are NOT insured benefits. You are 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.

For more information

Call **866-725-4433**

or visit **www.aetnastudenthealth.com**

Notice

Aetna considers non-public personal member information confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your health Plan, or other related activities, Aetna uses personal information internally, shares it with our affiliates, and discloses it to health care providers (doctors, dentists, pharmacies, hospitals, and other caregivers), vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating Network/Preferred Providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

By enrolling in the Plan, you permit Aetna to use and disclose this information as described above on behalf of yourself and your Covered Dependents. To obtain a copy of Aetna's Notice of Privacy Practices describing in greater detail Aetna's practices concerning use and disclosure of personal information, please call Member Services at **866-725-4433** or visit **www.aetnastudenthealth.com**.

Administered by:

Aetna Student Health
P.O. Box 981106
El Paso, TX 79998

Underwritten by:

Aetna Life Insurance Company (ALIC)
151 Farmington Avenue
Hartford, CT 06156
Policy No. 474935

¹Network providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates. Neither Aetna Life Insurance Company, Chickering Claims Administrators, Inc. nor their affiliates provide medical care or treatment and they are not responsible for outcomes. The availability of a particular provider(s) cannot be guaranteed and network composition is subject to change.

²Remember: In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

³In Texas, this approval is known as "pre-service utilization review" and is not "verification" as defined by Texas law.

⁴While 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.