



University of Rochester

2011-2012 Student Health Insurance Plan

Aetna Student Health, working with University of Rochester, 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®.
- Benefit Maximum of \$1,000,000 per condition per policy year.
- Informed Health® Line – Our 24-hour toll-free number that puts you in touch with experienced registered nurses and an audio library for information on thousands of health topics.
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.
- Generic prescription medications covered in full when purchased from UHS dispensary, as available.
- Discount Dental Plan included for no additional cost.
- Savings on Vision, Fitness Programs, Alternative Health Care Programs, Weight Management Discounts and many more!

How Much Does It Cost?

	Annual Rate 9/1/11- 8/31/12	Medical Student Rate 8/1/11- 8/31/12	Spring Rate 2/1/12- 8/31/12
Student*	\$1,776	\$1,924	\$1,036
Spouse*	\$1,776	\$1,924	\$1,036
Child(ren)	\$3,035	\$3,288	\$1,770

*The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as the University of Rochester’s administrative fee.

The rates do not include the University of Rochester’s mandatory health fee.

Visit www.aetnastudenthealth.com for more information.

Who is Eligible to Enroll?

- All full-time students
- Spouses/domestic partners of enrolled full-time students
- Child(ren) of enrolled full-time students

How Do I Enroll?

In late June, visit the UHS web site at www.rochester.edu/uhs. Click on “For 2011/2012” at the top of the page to go to the University of Rochester’s Student Connection on the Aetna Student Health web site. Click on the “Enroll/Waive” link to make your insurance selection.

What is the Deadline to Enroll?

- September 30, 2011

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.

The University of Rochester 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.

Policy forms issued in OK include GR-96134.

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A REMINDER FOR STUDENTS: Your visits to the physicians, nurse practitioners, and registered nurses at the University Health Service (UHS) and therapists at the University Counseling Center (UCC) and covered by the mandatory health fee. For more information, please check the UHS web site at www.rochester.edu/uhs.

Benefits at a Glance

Here is a brief description of plan benefits.

	PREFERRED CARE	NON- PREFERRED CARE
Plan Maximum	\$1,000,000 Per Condition Per Policy Year	
Plan Deductible	\$250 for prescription drugs, must be met before prescription coverage begins	
Referral Requirement	Yes, required for specific services within Monroe County	
Expenses		
Physician's Office Visits	100% of the Negotiated Charge, after a \$10 per visit copay	70% of the Recognized Charge, after a \$10 per visit deductible.
Routine Physical Exams (Up to age 19 for students and covered Dependents)	100% of the Negotiated Charge, after a \$10 per visit copay	70% of the Recognized Charge, after a \$10 per visit deductible.
Lab Tests and X-Rays (for diagnostic purposes only)	100% the Negotiated Charge.	80% of the Recognized Charge.
Emergency Care	100% of the Negotiated Charge after a \$50 copay.	100% of the Recognized Charge after a \$50 copay.
Outpatient Treatment of Biologically based Mental Illness Maximum of 20 visits per policy year	100% of the Negotiated Charge following a \$10 copay.	70% of the Recognized Charge following a \$10 deductible
Outpatient diagnosis and treatment of a substance abuse Maximum to 60 visits per policy year	100% of the Negotiated Charge, after a \$10 per visit copay	70% of the Recognized Charge, after a \$10 per visit deductible
Inpatient Hospitalization Up to a 120 day maximum per condition per policy year	100% of the Negotiated Charge	100% of the Recognized Charge up to \$20 per day for a semi-private room.
Durable Medical Equipment Expense	100% of the Negotiated Charge.	70% of the Recognized Charge.
Prescription Coverage \$250 deductible	100% Following a \$10 copay for each Generic Brand /\$25 copay for each Preferred Brand/\$50 copay for each Non-Preferred Brand	100% Following a \$10 deductible for each Generic Brand/\$25 deductible for each Preferred Brand/\$50 deductible for each Non-Preferred Brand

The University of Rochester 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 University of Rochester brochure carefully before deciding whether this plan is right for you. While this document and the University of Rochester 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 University of Rochester, you may view it at the University Health Service or you may contact us at (800) 897-7042.

This plan will never pay more than \$1,000,000 per condition 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.