

AETNA UNIVERSITY QUALITY CARE PLAN
For Full-Time Students with Dependent Children

FEATURES OF THE PLAN

<p>The University Quality Care Plan is an Exclusive Provider Organization (EPO) offered by the Aetna Insurance Company. With this plan, you and each family member select a Primary Care Physician (PCP) from the Aetna network of providers to coordinate your health care services.</p>	
Eligibility	<p>Full-time students with a dependent child or children are eligible to enroll in the University Quality Care Plan, a family insurance plan offered through the University Health Service. Students without children are not eligible to participate in this plan.</p>
Features	<ul style="list-style-type: none"> ▪ A primary care physician (PCP) is required, and the member sees their PCP for routine care or for injury or illness. A referral from the PCP is generally required for specialist and hospital care. Like an HMO, the member pays a co-payment at the time of service. Except for emergency or out-of-area urgent care, benefits are not covered outside the network. ▪ Except for life-threatening emergencies or urgent situations, you must use approved facilities and specialists to whom you are referred by your PCP. ▪ The University Quality Care Plan covers inpatient hospital (after you pay \$100 per admission) and surgical services at 100% after a \$100 co-payment. It covers other services such as visits to the doctor's office, vision care, and health and wellness programs. For most of these services you will make a \$25 co-payment. ▪ Emphasis is placed on preventive care. The plan provides coverage for routine checkups and physicals, periodic gynecological exams (including prenatal and postnatal care), mammograms, and well-child care. ▪ Benefits are provided for prescription drugs under a 3-tier plan and for durable medical equipment. ▪ Prescription drug claims are submitted automatically by participating pharmacies, after you pay the appropriate co-payments. ▪ For emergency services, coverage is available worldwide. In addition, the plan provides assistance with urgent situations while you and/or your covered dependents are on vacation, traveling, or living away from home.
Choosing a Primary Care Physician (PCP)	<p>You must choose your primary care physician from the Aetna Network of physicians. All University Health Service physicians are in the Aetna Network and are accepting new patients who are associated with the University and who are over age 16. To review the list of all physicians in the Aetna Network, check "docfind" on their web site (www.aetna.com). You will find primary care physicians who are general practitioners, family medicine practitioners, pediatricians, or practitioners of internal medicine. UHS physicians specialize in internal medicine.</p>
Choosing a PCP at the University Health Service	<p>Students who choose a primary care physician at the University Health Service (UHS) will have the co-pay waived when they come to UHS for their care. Students pay the mandatory health fee, which covers the cost of the co-pay for the student. Spouses/domestic partners can also choose a primary care physician at UHS; they will pay the co-pay for their care since they do not pay the mandatory health fee.</p>
3-Tier Prescription Drug Program	<p>Under the 3-tier prescription drug program, the plan pays in full after a co-pay for each 30-day supply. You can purchase up to a 90-day supply at one time for each prescription. The co-pay varies depending on the type of drug used to fill your prescription. It is lowest for generic drugs, higher for preferred brand drugs, and highest for non-preferred brand drugs. The co-pays apply to acute and maintenance drugs as well as oral contraceptives. (<i>Please note:</i> The drugs within each tier are subject to change periodically.) To obtain a list of drugs in each tier, contact Aetna Customer Service at: 1-877-864-4583 or www.aetna.com</p>

Protection for Pre-Existing Conditions	A pre-existing condition is a medical condition that you have before you enroll in a health insurance plan. The University Quality Care Plan covers pre-existing conditions if you enroll during the open enrollment period or within 30 days of a qualifying event.
Coverage When Out of Town	<p>The plan provides two opportunities for out-of-town coverage:</p> <ul style="list-style-type: none"> ▪ <i>For urgent care</i> (i.e., the kinds of ailments and injuries you would call your doctor for at home), call Aetna at 1-877-864-4583 for a referral to the nearest participating provider. ▪ <i>If you or someone in your family must live away for a period of time, coverage is available for:</i> <ul style="list-style-type: none"> -- Families Apart – For a spouse or other eligible dependents who live outside your home network. -- Long Term Travelers – For students on extended program-related assignments away from the Rochester area. <p>For details, call Aetna at 1-877-864-4583.</p> <p><i>Note:</i> You and/or eligible dependents residing within the service area of another Aetna network remain enrolled in the home network and receive the benefits associated with that home network. You and/or your eligible dependents should select a PCP from the network of residence. (Even if you and/or your eligible dependents reside outside the service area of an Aetna network, coverage is provided at 80%, with a \$500 co-insurance maximum.)</p>
COBRA Coverage	<p>In some cases, you, your spouse, and your dependent children may have the option of continuing coverage when coverage would otherwise end. This continuation right is provided in accordance with the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA).</p> <p>You may elect COBRA continuation coverage if your coverage ends because of a change to an ineligible status or termination of your student status. Your spouse and/or dependent children can elect COBRA continuation coverage if you lose coverage for one of the reasons just mentioned, upon your death, divorce, or legal separation. Your dependent child may also elect COBRA coverage if he or she no longer qualifies as an eligible dependent.</p> <p>Generally you must elect COBRA continuation coverage within 60 days after losing coverage, and you must pay 102% of the total premium. You may keep COBRA continuation coverage from 18 to 36 months depending on the reason you lost University health coverage. COBRA continuation coverage may be cut short if you or a covered dependent do not pay the applicable premium, become covered under another health plan, or if the University no longer offers group health coverage.</p>
Conversion Privilege	When your University health coverage ends, you may elect COBRA continuation coverage as explained above, or you may convert certain portions of your health coverage to an individual Aetna policy. If you elect COBRA continuation coverage, you have the right to convert your health coverage when COBRA continuation coverage ends. This conversion right applies to both you and your dependents. You do not have to provide proof of good health to take advantage of this privilege. If you wish to apply for a conversion policy, you must contact Aetna within 31 days of the date that your coverage ends.

If You Have Questions:

- Call Aetna's dedicated customer service team (for the University of Rochester) located at Aetna's Customer Service Center in Windsor, Connecticut at 1-877-864-4583, *OR*
- Contact Laurie Strang, the UHS Insurance Advisor, at lstrang@uhs.rochester.edu or (585) 275-2637. Her office is in the UHS office in the Medical Center in Room G-5050.