

Methodist University

Domestic & International 2013-2014 Student Health Insurance Plan

www.aetnastudenthealth.com

Aetna Student Health, working with Methodist University 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 \$500,000 per condition per policy year.
- Informed Health® Line – Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics*.
- Access to savings on vision, fitness, alternative health care, weight management, books and many more!
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.

For additional plan details, please view the policy brochure at www.aetnastudenthealth.com (enter Methodist University in Find your school), or at www.collegiaterisk.com (enter school name MU).



**METHODIST
 UNIVERSITY**

How much does it cost?

	Annual 8/1/13- 7/31/14	Semester I 8/1/13- 1/13/14	Semester 1/14/14- 7/31/14
Domestic			
Students	\$1,000	\$415	\$585
	Annual 8/1/13- 7/31/14	Semester I 8/1/13- 1/13/14	Semester 1/14/14- 7/31/14
International			
Students	\$1,193	\$500	\$693

Domestic Undergraduate/Graduate Students

ALL METHODIST UNIVERSITY, FULL-TIME, DAY STUDENTS taking 12 or more credit hours are required to have health insurance. Domestic students will be automatically enrolled in the school sponsored plan through Aetna Student Health and the cost added to your tuition bill unless the online waiver form is satisfactorily completed by August 19, 2013 (for Fall semester) or by January 6, 2014 (for Spring semester).

INTERNATIONAL STUDENTS are required to have the university health insurance. International students are NOT eligible to waive out of the school sponsored plan and will automatically be enrolled, with the cost added to their tuition bill.

How to waive

If you are a domestic student, have comparable coverage and wish to waive the student health insurance plan, please visit www.collegiaterisk.com and enter the school name MU.

Questions?

Please contact Collegiate Risk Management at 800-922-3420 or www.collegiaterisk.com, enter MU in school name.

* Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.
Aetna Student Health™ is the brand name for products and services provided by Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna). The Methodist University Undergraduate & Graduate Student Medical insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc.
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Here's what the plan offers

Here is a brief description of the plan benefits.

Annual deductible	\$250 per policy year (Waived if first treated or referred from the Student Health Center)	
Policy year benefit maximum	\$500,000 per policy year	
Individual out-of-pocket maximum	\$5,000 (Individual)	
	Preferred Care	Non-Preferred Care
Inpatient hospitalization	80% of the Negotiated Charge	60% of the Recognized Charge
Surgical expense	80% of the Negotiated Charge	60% of the Recognized Charge
Emergency room	80% of the Negotiated Charge	60% of the Recognized Charge
Urgent care	80% of the Negotiated Charge	60% of the Recognized Charge
Walk-in clinic	80% of the Negotiated Charge	60% of the Recognized Charge
Physician's office visit	80% of the Negotiated Charge	60% of the Recognized Charge
Lab & X-ray	80% of the Negotiated Charge	60% of the Recognized Charge
Outpatient/Inpatient mental health	80% of the Negotiated Charge	60% of the Recognized Charge
Prescription drug (\$500,000 per policy year maximum)	100% of the Negotiated Charge after a \$10 Generic Copay \$20 Brand Copay	70% of the Recognized Charge

All benefits that show an * are subject to the Outpatient Maximum listed above.

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

- This plan will not pay more than the overall maximum benefit of \$500,000 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 Methodist University brochure carefully before enrolling. While this document and the Methodist University brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some limits 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 by contacting Collegiate Risk Management at 800-922-3420.

For more information on pre-existing condition limitations and other plan exclusions, limitations and benefit maximums, please refer to the Methodist University 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.

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 \$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 covered are \$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 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 800-868-8707. 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 of age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

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.

Policy forms issued in OK include GR-96134.