



University of Missouri – St. Louis 2011-2012 Student Health Insurance Plan

Domestic

Aetna Student Health, working with University of Missouri – St. Louis (UMSL) 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:

- Year round coverage available - August 15, 2011 through August 14, 2012.
- Benefit Maximum of \$250,000 per condition, per lifetime.
- For in-network and out-of-network Prescription Benefits, copays are \$10 for generic or \$20 for brand name, up to a \$1,500 policy year maximum. At in-network pharmacies, you pay only the copay at time of purchase. At non-network pharmacies, you pay out of pocket and submit for reimbursement. See Plan Design on reverse for details
- Aetna's nationwide network of doctors, hospitals, pharmacies and specialists throughout the country.
- An award-winning online secure member website, Aetna Navigator[®].
- 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.
- 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.
- Dental insurance plan available. Visit www.aetnastudenthealth.com for more details.

Learn More!

1-877-375-7905

www.aetnastudenthealth.com

How much does it cost?

	Deadline	Rate
Annual 8/15/11-8/14/12	9/16/11	\$2,377
Fall 8/15/11-1/13/12	9/16/11	\$990
Spring/Summer 1/14/12-8/14/12	2/10/12	\$1,387

Visit www.aetnastudenthealth.com for dependent rate information.

Who is eligible?

All registered students taking credit hours including graduate students and graduate students holding assistantships are eligible to enroll in the Plan. Online degree-seeking students are also eligible to enroll in the Plan.

Students who enroll in the plan may secure family coverage. Eligible dependents are the spouse residing with the insured student and dependent children under 26 years of age, regardless of whether or not they are married, or a full or part-time student, or dependent upon the parent for financial support.

How to Enroll

You can enroll through Aetna Student Health at www.aetnastudenthealth.com. The deadline for Annual or Fall Term enrollment is September 16, 2011. The deadline for Spring/Summer is February 10, 2012.

Pre-existing Limitation – Pre-existing conditions are not covered during the first 365 days of coverage unless you have been continuously covered under prior creditable coverage. See the 2011/2012 Student Health Insurance Plan brochure for complete details.

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 Missouri-St. Louis 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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**University of Missouri – St. Louis 2011-2012
Student Health Insurance Plan Design**

<p>The Plan provides for the Medically Necessary Recognized Charge (RC) incurred by a Covered Person for loss due to a covered Injury or Sickness. If a Covered Person receives care from a Preferred Provider*, any eligible expenses will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used. Preferred Providers are part of the Aetna Preferred Provider Network at http://www.aetna.com/docfind/custom/studenthealth/. Subject to Plan limitations and exclusions (as outlined in the Master Policy). In addition to the Plan's Aggregate Maximum the Policy may contain benefit level maximums. Please review the Summary of Benefits section of the brochure for any additional benefit level maximums.</p> <p>*Preferred providers are independent contractors and are neither employees nor agents of the University of Missouri, Aetna, or Aetna Student Health.</p>	
	Student Plan
Lifetime Maximum Benefit <i>(for each injury or sickness)</i>	Students: \$250,000 per condition, per lifetime Dependents: \$250,000 per condition, per lifetime
Deductible * (Per Policy Year) <i>(Note Definition Below)</i>	Students: \$0 for services at UHWCS \$100 with UHWCS Referral** \$250 without UHWCS Referral Dependents: \$100
Coinsurance*** <i>(Note Definition Below)</i>	80% of Negotiated Rate Preferred Provider 50% of Recognized Charge Non-Preferred Provider <i>Preferred Provider Out-of-Pocket Maximum of \$3,000. Once this Maximum is reached charges for Preferred Provider services are covered at 100%.</i>
Covered Services Inpatient	
Hospital Room and Board	Coinsurance
Hospital Intensive Care	Coinsurance
Hospital Miscellaneous <i>(services and supplies including but not limited to: the cost of the operating room; lab tests; x-rays; anesthesia; drugs (excluding take-home drugs) or medications; supplies)</i>	Coinsurance
Surgical Treatment	Coinsurance
Physician's Non-Surgical Visits <i>(limited to 1 visit per day and not paid on day of surgery)</i>	Coinsurance
Emergency Room	Coinsurance
Maternity Benefits	Same as any sickness
Mental Health	Same as any sickness
Chemical Dependency	Same as any sickness
Covered Services Outpatient	
Physician's Non-Surgical Visits <i>(limited to 1 visit per day and not paid on day of surgery)</i>	Coinsurance
Outpatient Miscellaneous <i>(diagnostic x-ray and lab services; chemotherapy and/or radiation therapy; miscellaneous tests and procedures)</i>	Coinsurance
Maternity Benefits	Same as any sickness
Mental Health	Same as any sickness
Chemical Dependency	Same as any sickness
Prescription Drugs <i>(Note Definition Below)</i> <i>(\$1,500 Policy Year Maximum)</i>	In-network****100% after a \$10 generic or \$20 brand-name copay. Mail Order Program Available*****
<p><i>*Deductible – A Deductible is the specific amount of Covered Medical Expenses that must be incurred and paid for by the Covered Person before benefits are payable under the Plan. Deductible amounts are the responsibility of the Covered Person.</i></p> <p><i>**A referral is not required if medical care is received when the student is more than 50 miles from campus. The student must return to their Student Health Center for necessary follow-up care.</i></p> <p><i>***Coinsurance – The percentage of Covered Medical Expenses payable by Aetna under the Student Health Insurance Plan.</i></p> <p><i>**** Students are required to pay up front in full at out-of-network pharmacies. They will then be reimbursed to the recognized charge, less the applicable copay.</i></p> <p><i>***** 90-day supply of maintenance medications will be filled at a \$20 generic drug copay/\$40 brand-name drug copay. Mail order available through Aetna Rx Home Delivery. See your online brochure at www.aetnastudenthealth.com for details and order form.</i></p>	

The University of Missouri-St. Louis (UMSL) 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 UMSL brochure carefully before deciding whether this plan is right for you. While this document and the UMSL 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 UMSL, you may view it online at www.aetnastudenthealth.com or you may contact us at 877-375-7905.

This plan will never pay more than \$250,000 per person, per lifetime for each injury or sickness, \$1,500 per Policy Year (ppy) for combined Physical and/or Occupational Therapy, \$1,500 ppy for Prescription Drugs, \$1,000 ppy for Durable Medical Equipment, \$3,000 ppy for Early Intervention Services, \$5,000 ppy for Children's Formula and Low-Protein Modified Food Products and \$40,000 ppy for Autism Spectrum Applied Behavior. 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.