

And There's More...

Our Plan offers more than just health coverage. It also offers you access to these important programs and services...

- **Aetna VisionSM Discount Program** - A discount program on vision exams and eyewear.
- **Aetna FitnessSM Discount Program** - Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Natural Products and ServicesSM Discount Program** - Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **Health and Wellness Portal** - An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **eDiets[®]** - Save 25% on weekly eDiets dues.
- **Zagat[®] Online** - Subscribe to Zagat online and get a 30% discount on their members-only services.
- **SpaWish[®] Gift Certificate** - Get a 10% discount when you buy a gift certificate of \$100.
- **Mayo Clinic Bookstore.com** - Discounts for books on health and wellness. The discount will depend on item price and other available discounts.
- **Emergency Travel Assistance Services and Medical Evacuation**

Discount programs provide access to discounted prices and are NOT insured benefits.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

What's New

Vital SavingsSM on Pharmacy and Dental is a discount program helping you and your dependents save on prescription drug costs and a wide array of dental services. Enroll online at www.aetnastudenthealth.com. Save time and money on enrollment fees by joining both programs in one step.

The cost is \$25 for students for VS Dental annual membership **September 1, 2009 through August 31, 2010.**

Student + 1 Dependent: \$44

Student + 2 or more Dependents: \$63

The cost is \$25 for students for VS Pharmacy annual membership **September 1, 2009 through August 31, 2010.**

Student + 1 Dependent: \$44

Student + 2 or more Dependents: \$63

Vital Savings Combo (if both Vital Savings Discount Card Programs are selected, the cost to enroll is): \$40

Student + 1 Dependent: \$70

Student + 2 or more Dependents: \$100

The Vital Savings by Aetna[®] program (the "Program") is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna[®] discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-877-698-4825, is the Discount Medical Plan Organization.

DENTAL INSURED

With our **Aetna Dental[®] PPO plan**, participating dentists have agreed to provide services at a negotiated rate for covered services, as well as reduced fees for certain non-covered services such as cosmetic tooth whitening, so you generally pay less out of pocket. Enroll and search dentists online at www.aetnastudenthealth.com.

	Annual Premium
Student	\$347
Student + 1 Dependent	\$696
Student + 2 Dependent	\$1,110

The coverage period for **Aetna Dental PPO** is **September 1, 2009 through August 31, 2010**. The deadline to enroll is **October 2, 2009**.

The Aetna Dental PPO insurance plans are underwritten by Aetna Life Insurance Company.

Got Questions? Get Answers with Aetna Navigator®

Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized claims and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your plan
- Use cost of care tool
- View health history report which provides your health data in a portable and easy to read format.
- And much more!



*The Xavier University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and is administered by Chickering Claims Administrators, Inc. **Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.***

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable Ohio insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change.





2009-2010
Graduate
Student Health
Insurance Plan
Information

Brought to you by
Xavier University
and Aetna Student Health



Aetna Student Health
c/o Communications Department
1 Charles Park
Cambridge, MA 02142-1254

Dear Student:

Xavier's goal is to offer a Student Health Insurance Plan which (a) students will find beneficial and reliable and (b) we can recommend with conviction and confidence. This year, we are pleased to partner with Aetna Student Health to offer health insurance designed especially for our students. We believe Aetna Student Health's strength and experience will provide the best available value for our students.

Xavier graduate students are eligible to purchase a Student Health Insurance Plan through Xavier. The Plan provides:

- Year-round coverage available from **August 15, 2009** through **August 14, 2010**.
- \$50,000 Aggregate Maximum benefit per Accident or Sickness
- Access to the Aetna national network of Preferred Providers
- Aetna National Prescription Drug Card with \$15 Generic and \$25 Brand-Name copays up to a maximum of \$500 per year
- Value added discount programs for vision care and alternative medicine
- Unlimited benefits for Medical Evacuation and Repatriation

Even if you are already covered by an existing health insurance plan, you may wish to consider keeping the coverage offered by Xavier. While any student is eligible to receive services at the McGrath Health and Counseling Center, many insurance companies will consider our office to be "out-of-network" and may reduce or deny payment for the claim.

With the Xavier-sponsored Plan:

- most charges at the Health Center are covered at 100%
- there is no copay for an office visit
- hospitals close to campus are in-network approved providers
- you have access to the entire Aetna network of providers

The McGrath Health Center is a full-service primary care medical office with a lab and pharmacy. No copay or other payment is required at the time of the visit and any out-of-pocket charges will be put on the bursar bill.

It is the student's responsibility to forward claims to Aetna Student Health, or any other Health Insurance plan they may have. All Xavier students may receive services at the McGrath Health and Counseling Center whether they are covered by the Xavier Student Health Insurance Plan or not.

With the best wishes for the coming school year,

Dr. Oliver Birckhead

Director

McGrath Health and Counseling Center

Xavier University

Got health coverage?

Don't wait until you get sick or have an accident to find out. Instead, take a look at the Student Health Insurance Plan offered through Xavier University. It's comprehensive health insurance coverage designed with your needs and budget in mind. Most important, the Plan has been designed to specifically fit your needs here at Xavier.

It's not your parents' health plan

If you do not currently have health insurance or are covered by your parents' plan, please determine if you have the following coverage:

- ***Your coverage may end at age 18 or 21.*** Most health plans have age restrictions that limit coverage for dependents, not our Plan. You're covered for as long as you are a registered student.
- ***Your parents' plan may not cover your dependents, but our Plan will.*** You can enroll your eligible dependents for the same coverage you have.
- ***You may not be covered abroad.*** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care, our Plan gives you that assurance.
- ***You may not have prescription drug coverage.*** With the cost of prescription drugs growing by double digits, you need all the help you can get. Under the Xavier University Student Health Insurance Plan, you pay a low flat fee (copay) each time you need to fill a prescription at an Aetna pharmacy up to the per Policy Year maximum.

About Aetna Student Health

Aetna is a leader in the insurance industry with a strong knowledge of health care and an expansive network of physicians, hospitals, and other health care providers. We've been offering health insurance coverage to students like you for more than 25 years at colleges and universities across the country. We work with Xavier University health services professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the Policy/school year.

How the Plan Works

The Student Health Insurance Plan helps keep health care affordable. It also gives you the freedom to choose any doctor or other health care provider when you need care – and still receive benefits under the Plan. In this Pamphlet, we've described how the Plan works in brief detail.

For an application and the complete Plan brochure which outlines more details about the Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information, and other Plan features, be sure to visit: www.aetnastudenthealth.com/schools/xavier

First Stop, McGrath Health and Counseling Center

When you need care, make the McGrath Health and Counseling Center your first stop. They can provide the immediate attention you need and address most simple, routine health needs. If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to an Aetna provider network. This way, you'll save money. **Your \$25 Copay will be waived, and benefits will be payable at 100% for any services rendered at the McGrath Health and Counseling Center.**

You must visit the McGrath Health and Counseling Center, prior to receiving treatment from a provider in the community. When you obtain a referral from the Health and Counseling Center, you will pay less out of your own pocket for your care. **Services obtained for which no prior McGrath Health and Counseling Center Referral was established will be subject to the Non-Preferred Care benefit level (SEE BELOW FOR EXCEPTIONS).**

To obtain maximum benefits, a McGrath Health and Counseling Center referral for outside care is required, except under the following conditions:

1. Medical Emergency. The student must return to the McGrath Health and Counseling Center for necessary follow up care;
2. When the McGrath Health and Counseling Center is closed;
3. When the service is rendered at another facility during break or vacation periods;
4. Medical care received when the student is more than 50 miles from campus;
5. Medical care obtained when a student is no longer able to use the McGrath Health and Counseling Center due to a change in student status; or
6. Maternity and routine OB/GYN services.

Dependents are not eligible to use the McGrath Health and Counseling Center and therefore, are exempt from the above limitations and requirements.

About Preferred Providers

To obtain maximum benefits, a McGrath Health and Counseling Center referral must be obtained prior to scheduling an appointment with a provider in the community. The doctors and other health care providers who belong to Aetna's network are called Preferred Providers*. They include general practitioners and internists, as well as specialists, hospitals, and other health care facilities. Because Aetna's network extends across the country, you'll find Preferred Providers locally as well as nationally.

To find a Preferred Provider after initiating care at McGrath Health and Counseling Center, you can use Aetna's online DocFind® service at

www.aetnastudenthealth.com/schools/xavier. You can use DocFind to find out whether a specific provider belongs to Aetna's network or to find Preferred Providers practicing in your area.

Remember, using Preferred Providers saves you money because Preferred Providers agree to accept negotiated fees that may be lower than what Non-Preferred Providers would charge. Also Preferred Providers do not charge more than the reasonable charge for a given service. The Plan pays benefits for reasonable charges only. If a Non-Preferred Provider charges more than the reasonable charge allowance, you must pay the difference.

**Preferred Providers are independent contractors and are neither employees nor agents of Xavier University, Aetna Student Health or Aetna.*

Who is Eligible for Coverage?

Xavier students who are eligible to purchase this Plan on a voluntary basis include: (1.) Undergraduate students taking 6 – 11 credit hours; (2.) Graduate students taking 6 or more credit hours who enrolled in an organized course of study or degree program given by an academic department of the University; and (3.) Students taking less than 3 credit hours, but who (a) enrolled in an organized course of study or degree program given by an academic department of the University and (b) who are fulfilling a non-coursework of that program (e.g., thesis, dissertation, student teaching, intern, and practicum students).

Home study, correspondence, and television sources do not fulfill the Eligibility requirements that the student actively attend classes. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased.

Aetna Student Health maintains its right to investigate student status and attendance records to verify that the Policy Eligibility requirements have been met. If, and whenever, Aetna Student Health discovers that the Policy Eligibility requirements have not been met, its only obligation is refund the premium.

Eligible students who do enroll may also insure their dependents. Eligible dependents are the spouse and unmarried children under 19 years of age who are not self-supporting. Dependent Eligibility expires concurrently with that of the insured student.

Your Benefits at a Glance

The chart below shows how the Plan pays benefits for the major types of health care expenses. You can see the difference in your cost when you use Preferred Providers.

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.

This plan may not cover all your health care expenses.

Type of Service	Benefit Level
Aggregate Plan Maximum	\$50,000 per Accident or Sickness per Policy Year. <i>Please note: Unless stated otherwise, expenses incurred for medical treatment outside the McGrath Health and Counseling Center for which no prior approval or referral is obtained are subject to the Non-Preferred Care benefit level.</i>
Reimbursement level (applies on a per covered Accident or covered Sickness)	Expenses are reimbursed as follows: Preferred Care: 80% of the Negotiated Charge up to a maximum of \$5,000; Non-Preferred Care: 50% of the Reasonable Charge \$25 Copay per visit (Copay waived for services rendered at the McGrath Health and Counseling Center)
Physician's Office Visits	Preferred: Plan pays as shown above Non-Preferred: Plan pays 50%
Inpatient Hospitalization	Preferred: Plan pays 100% of the Negotiated Expenses Non-Preferred: Plan pays 50% subject to a Miscellaneous Hospital Charge maximum of \$1000 per covered Accident or covered Sickness.
Emergency Room Expenses	Preferred: Plan pays as shown above Non-Preferred: Plan pays same as Preferred
Inpatient Mental Health and Substance Abuse	Covered Medical Expenses for the treatment of a mental health condition or for substance abuse while confined as an inpatient in a hospital or facility licensed for such treatment are payable on the same basis as for any other sickness up to a maximum of 60 days per Policy Year.
Outpatient Mental Health and Substance Abuse (Subject to a maximum of \$500 per Policy Year)	Preferred: Plan pays 80% Non-preferred: Plan pays 50%
Prescription Drug Expenses (Subject to a maximum of \$500 per Policy Year)	Preferred: Plan pays 100% after a \$15 copay for generic prescription drugs and a \$25 copay for brand-name prescription drugs Non-Preferred: Not Covered

How to Enroll

To enroll in the Plan, complete an application that you can find online at www.aetnastudenthealth.com/schools/xavier. Click on "Enroll/Waive" and follow the enrollment steps.

All completed Enrollment Forms must be received by the following deadlines*:

Fall Semester: October 2, 2009

Spring Semester: February 26, 2010**

*Coverage for Enrollment Forms received after the effective date but before the deadline will be effective upon receipt of the Enrollment Form and premium.

**Spring Semester coverage is available only to newly enrolled Xavier students.

When Coverage Begins

Coverage starts at **12:01 a.m. on August 15, 2009** and continues through **August 14, 2010**.

Cost

The chart below illustrates the Plan cost.

Please note: Spring enrollment is available only to newly enrolled Xavier students.

	Annual 8/15/09–8/14/10	Spring/Summer 1/10/10–8/14/10
Deadline	10/02/09	2/26/10
Student	\$939	\$558
Spouse	\$1,382	\$822
Each Child	\$1,361	\$809

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

