

George Fox University 2009-2010 Student Health Insurance Plan

Your school-endorsed Plan offers you these benefits, services and programs.



Learn More

Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features. Call (866) 574-8287.

Brokered by:
USI Northwest (800) 251-4246

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 professional.

Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates, or George Fox University or USI Northwest. This material is for information only.

The George Fox University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is 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.

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Aetna Student Health, working with George Fox University and USI Northwest, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

This plan may not cover all your health care expenses. Please see the reverse side of this flyer for the Summary of Benefits.

Your school-endorsed Student Health Insurance Plan offers you:

- Access to Aetna's nationwide network of health care professionals, including primary care and specialist doctors
- Travel Assistance Services and Worldwide Medical coverage while traveling or studying abroad
- Vision, Fitness and Aetna Natural Products and ServicesSM Discount Programs
- Weight Management Discount Program – access to discounts on Jenny Craig[®] weight loss programs and products
- Access to the Student Connection at www.aetnastudenthealth.com. Click on "Your School" to Search for your school and read your health insurance brochure, find out how to fill a prescription and e-mail customer service
- Once you're a member of the Plan, you have access to Aetna Navigator[®], your secure member website packed with personalized benefits and health information. Access discounts on health and wellness services, such as SpaWish[®] and MayoClinic.com bookstore.

Who is eligible?

All full-time undergraduate and graduate students are required to carry medical insurance coverage and will be billed for premiums. Any student with existing health insurance coverage may be exempted from participation by completing a waiver form with the University. For more information, contact Enrollment Services at (503) 554-2250 or the Health & Counseling Center at (503) 554-2340.

How much does it cost?

	Annual 8/16/09-8/15/10	Fall 8/16/09-12/31/09	Spring/Summer 1/1/10-8/15/10
Student	\$1,459	\$555	\$904

	Annual 6/15/09- 6/14/10	Summer 6/15/09- 8/15/09	Fall 8/16/09- 12/31/09	Spring Only 1/1/10- 6/14/10
MAT Student	\$1,459	\$250.50	\$551.50	\$656.50

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



GEORGE FOX UNIVERSITY 2009-2010 STUDENT HEALTH INSURANCE PLAN SCHEDULE OF BENEFITS

The Plan provides for the Medically Necessary Reasonable 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/index.html>.

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.

Plan Maximum	\$50,000 per Condition, per Policy Year
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ELIGIBLE EXPENSES ARE COVERED AT:

INPATIENT EXPENSES

Hospital Expenses, daily semi-private room rate; general nursing care provided by Hospital.

Intensive Care Hospital Expenses

Miscellaneous Hospital Expenses, such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services & supplies.

Physician Hospital Visit Expenses

PREFERRED CARE

NON-PREFERRED CARE

90% of Negotiated Charge after \$50 Copay

70% of RC after \$50 Copay

90% of Negotiated Charge

70% of RC

90% of Negotiated Charge

70% of RC

90% of Negotiated Charge after \$20 Copay per visit

70% of RC after \$20 Deductible per visit

SURGICAL EXPENSES (INPATIENT AND OUTPATIENT)

Surgical Expenses

Anesthetist Expense & Assistant Surgeon Expenses

90% of Negotiated Charge

70% of RC

90% of Negotiated Charge

70% of RC

OUTPATIENT EXPENSES

Physician's Office Visit Expenses, benefits are limited to one visit per day.

90% of Negotiated Charge after \$20 Copay per visit

70% of RC after \$20 Deductible per visit

Emergency Expenses, use of the emergency room and supplies.

90% of Negotiated Charge after \$100 Copay per visit

90% of RC after \$100 Deductible per visit

MENTAL HEALTH AND SUBSTANCE ABUSE EXPENSES

Inpatient Mental Health/Substance Abuse Expenses, benefits limited to a maximum of 3 days per related condition per Policy Year.

90% of Negotiated Charge

70% of RC

Outpatient Mental Health*, referral required by George Fox University Health and Counseling Center (HCC)

90% of Negotiated Charge with referral only

70% of RC with referral only

Outpatient Substance Abuse Expenses*, alcohol and drug addiction.

90% of Negotiated Charge

70% of RC

** Outpatient Mental Health and Substance Abuse limited to maximum benefit of 10 visits per Policy Year (excludes Pharmacology visits)*

ADDITIONAL EXPENSES

Women's Health Care Expenses, includes one baseline mammogram for women Mammogram 35-40. Women 40 and older have coverage for a Mammogram annually. Covered medical expenses include an annual Pap Smear screening for women 18 and older.

90% of Negotiated Charge after \$20 Copay per visit

70% of RC after \$20 Deductible per visit

Diagnostic X-Ray and Laboratory Expenses

90% of Negotiated Charge

70% of RC

Physical Therapy/Chiropractic Expenses, benefits are limited to one visit per day, \$50 maximum benefit per visit, \$1,000 maximum benefit per Policy Year.

90% of Negotiated Charge

70% of RC

Durable Medical Equipment Expenses

90% of Negotiated Charge

70% of RC

Diabetes Self-Management and Education Expenses

90% of Negotiated Charge

70% of RC

Dental Expenses, made necessary by Injury to Sound, Natural Teeth.

90% of Reasonable Charge

Consultant Physician Expenses, when requested/ approved by attending Physician.

90% of Negotiated Charge

70% of RC

Maternity Expenses, hospital expenses covered under Inpatient Expenses benefit.

90% of Negotiated Charge

70% of RC

Ambulance Expenses

80% of Reasonable Charge

Immunizations, limited to maximum of \$250 per Policy Year.

100% of Negotiated Charge

100% of RC

Routine STD Testing, only when performed at University (HCC)

90% at (HCC) only

90% at (HCC) only

PRESCRIPTION DRUG EXPENSES

Brand Name or Generic Drugs, benefits are limited to \$2,500, per Policy Year.

80% of Negotiated Charge

80% of RC

You are required to pay in full at the time of service for all Prescriptions dispensed at a Non-Participating Pharmacy.

The George Fox University 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 George Fox University brochure carefully before deciding whether this plan is right for you. While this document and the George Fox University 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 George Fox University, you may view it at the University Health and Counseling Center or you may contact us at (866) 574-8287.

This plan will never pay more than \$50,000 per Condition per Policy Year, 3 days per related condition per Policy Year for Inpatient Mental Health/Substance Abuse Expenses, 10 visits per Policy Year (excludes Pharmacology visits) for Outpatient Mental Health/Substance Abuse Expenses and \$2,500 per Policy Year for prescription drugs. 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.