

George Fox University

2010-2011 Student Health Insurance Plan

Aetna Student Health, in partnership with George Fox University and USI Northwest, 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?

Please see the reverse side of this flyer for the Summary of Benefits.

Your school-endorsed Student Health Insurance Plan offers you:

- 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.
- Discounts on Vision, Fitness Program, Alternative Health Care Programs, Weight Management Discounts, Zagat Survey® Healthy Dining, eDiets®, Mayo Clinic Bookstore.com and many more!
- Emergency Travel Services
- Dental discount program available. Visit www.aetnastudenthealth.com for more details.

How much does it cost?

	Early Start Summer 6/15/10- 8/15/10	Annual 8/16/10- 8/15/11	Fall 8/16/10- 12/31/10	Spring/Summer 1/1/11- 8/15/11
Enrollment Deadline Date	7/15/10	9/16/10	9/16/10	2/1/11
Student Plan	\$251	\$1,498	\$570	\$928

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.

Learn More!

(866) 574-8287

www.aetnastudenthealth.com

**Brokered by:
USI Northwest (800) 251-4246**

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.



This material is for information only. Health insurance plans contain exclusions and limitations. 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 George Fox University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) 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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GEORGE FOX UNIVERSITY 2010-2011 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 www.aetna.com/docfind/custom/studenthealth/index.html. Subject to Plan limitations and exclusions (as outlined in 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.

Plan Maximum	\$50,000 per Condition, per Policy Year
Annual Deductible	\$50 per Policy Year

AFTER DEDUCTIBLE HAS BEEN MET, ELIGIBLE EXPENSES ARE COVERED AT	PREFERRED CARE	NON-PREFERRED CARE
<u>INPATIENT EXPENSES</u>		
Hospital Expenses , daily semi-private room rate; general nursing care provided by Hospital.	80% of Negotiated Charge after \$50 Copay	60% of RC after \$50 Deductible
Intensive Care Hospital Expenses	80% of Negotiated Charge	60% of RC
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.	80% of Negotiated Charge	60% of RC
Physician Hospital Visit Expenses	80% of Negotiated Charge after \$20 Copay per visit	60% of RC after \$20 Deductible per visit
<u>SURGICAL EXPENSES (INPATIENT AND OUTPATIENT)</u>		
Surgical Expenses	80% of Negotiated Charge	60% of RC
Anesthetist Expense & Assistant Surgeon Expenses	80% of Negotiated Charge	60% of RC
<u>OUTPATIENT EXPENSES</u>		
Physician's Office Visit Expenses , benefits are limited to one visit per day.	80% of Negotiated Charge after \$20 Copay per visit	60% of RC after \$20 Deductible per visit
Emergency Expenses , use of the emergency room and supplies.	80% of Negotiated Charge after \$100 Copay per visit	80% of RC after \$100 Deductible per visit
<u>MENTAL HEALTH AND SUBSTANCE ABUSE EXPENSES</u>		
Inpatient Mental Health and Substance Abuse	80% of Negotiated Charge after \$50 Copay	60% of RC after \$50 Deductible
Outpatient Mental Health and Substance Abuse	80% of Negotiated Charge after \$20 Copay per visit	60% of RC \$20 Deductible per visit
<u>ADDITIONAL EXPENSES</u>		
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.	80% of Negotiated Charge after \$20 Copay per visit	60% of RC after \$20 Deductible per visit
Diagnostic X-Ray and Laboratory Expenses	80% of Negotiated Charge	60% 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.	80% of Negotiated Charge	60% of RC
Durable Medical Equipment Expenses	80% of Negotiated Charge	60% of RC
Diabetes Self-Management and Education Expenses	80% of Negotiated Charge	60% of RC
Dental Expenses , made necessary by Injury to Sound, Natural Teeth.	80% of Reasonable Charge	60% of RC
Consultant Physician Expenses , when requested/ approved by attending Physician.	80% of Negotiated Charge	60% of RC
Maternity Expenses , hospital expenses covered under Inpatient Expenses benefit.	80% of Negotiated Charge	60% of RC
Ambulance Expenses	80% of Reasonable Charge	60% of RC
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)	80% at (HCC) only	80% at (HCC) only
<u>PRESCRIPTION DRUG EXPENSES</u>		
Benefits limited to \$2,500 maximum per Policy Year. You are required to pay in full at the time of service for all Prescriptions dispensed at a Non-Participating Pharmacy.	80% of Negotiated Charge	80% of RC

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 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 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.