



University of Tennessee

2011-2012 Student Health Insurance Plan

Aetna Student Health, working with University of Tennessee 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 \$100,000 per condition per policy year.
- There is an optional **Supplemental Plan** available to you. The cost is \$332 per person. The Supplemental Plan increases your per policy year maximum from \$100,000 to \$500,000. To enroll visit www.aetnastudenthealth.com
- 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.
- Lower co-pay for pharmacy at in-network pharmacies subject to an annual maximum of \$500.
- Dental insurance plan available. Visit www.aetnastudenthealth.com for more details.

How much does it cost?

	Deadline	Rate
Annual 08/01/11 – 07/31/12	09/30/2011	\$993
Fall 08/01/11 – 12/31/11	09/30/2011	\$416
Spring/Summer 01/01/12 – 07/31/12	02/28/2011	\$577

Visit www.aetnastudenthealth.com for dependent rate information.

Who is Eligible?

All **international** students are automatically enrolled in this insurance plan at registration and the premium for coverage should be paid for through the Bursar’s office.

Degree seeking students registered for six or more undergraduate credit hours or three or more graduate credit hours and students participating in a co-op program or practice teaching are eligible to enroll in this insurance plan.

All insured students may purchase the Supplemental Plan.

Information about how to **enroll** in this plan will be available at the end of July. Please check www.aetnastudenthealth.com for the most updated information.

Learn More!

1-800-927-0793

www.aetnastudenthealth.com

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 Tennessee 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.

15.03.410.1

Benefits at a Glance

Here is a brief description of plan benefits.

Benefit Maximum	\$100,000 per condition per policy year
Supplemental Plan Benefit Maximum	\$500,000 per condition per policy year
Deductible	\$350 per policy year
Pharmacy Maximum	\$500 per policy year
Expenses	
Physician's Office Visit	Preferred: 80% of the Negotiated Charge after a \$25 per visit copay. Non-Preferred: 60% of the Recognized Charge.
Inpatient Hospitalization	Preferred: 80% of the Negotiated Charge. Non-Preferred: 60% of the Recognized Charge.
Emergency Room	Preferred: 80% of the Recognized Charge. Non-Preferred: 80% of the Recognized Charge.
X-Ray and Lab	Preferred: 80% of the Negotiated Charge. Non-Preferred: 60% of the Recognized Charge. *Laboratory and X-ray charges rendered at the Knoxville Student Health service are covered at 100%.
Prescription Drug	100% of the Negotiated Rate, following a \$65 copay for each Non-Preferred Brand Name Prescription Drug, a \$40 copay for each Preferred Brand Name Prescription Drug or a \$15 copay for each Generic Prescription Drug, subject to the pharmacy maximum listed above.
Travel Assistance Services and Worldwide Medical Coverage	Administered by On Call International www.oncallinternational.com in the U.S. 1-866-525- 1956 or collect 1-603-328-1956 24/7 Worldwide Medical Information. Services provide assistance with: emergency travel arrangements, translation assistance, emergency travel funds, lost travel documents, legal consultation and referrals, delayed baggage tracking, unlimited emergency medical evacuation, unlimited medical repatriation, visit by family member/friend during hospitalization, \$2,500 emergency return home in the event of death or life threatening illness of parent or sibling, medical monitoring, and prescription drug replacement assistance.

The University of Tennessee 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 University of Tennessee brochure carefully before deciding whether this plan is right for you. While this document and the University of Tennessee 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 University of Tennessee, you may contact us at 1(800) 927-0793.

This plan will never pay more than \$100,000 per condition in a coverage year or more than \$500 for prescriptions in a coverage 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.