Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna℠

The University of Tulsa

2013-2014 Student Health Insurance Plan

THE UNIVERSITY of TULSA

www.aetnastudenthealth.com

Aetna Student Health, working with The University of Tulsa and Wilcox and McGrath 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 $500,000 per condition per policy year.
- Informed Health® Line – Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics*.
- Access to 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.
- Copay for pharmacy at in-network pharmacies $10 copay for each Generic Prescription Drug, $20 copay for each Preferred Brand Name Prescription Drug, or $40 copay for each Non-preferred Brand Name Prescription Drug.

How much does it cost?

	Rate
Annual 8/1/13-7/31/14	$1,042 ($521 billed to your account each semester)
Semi- Annual 8/1/13-1/31/14 Term 1 2/1/14-7/31/14 Term 2	$521 per Term
New Spring Student 1/1/14-7/31/13	$608
New Summer Student 5/1/14-7/31/14	$265

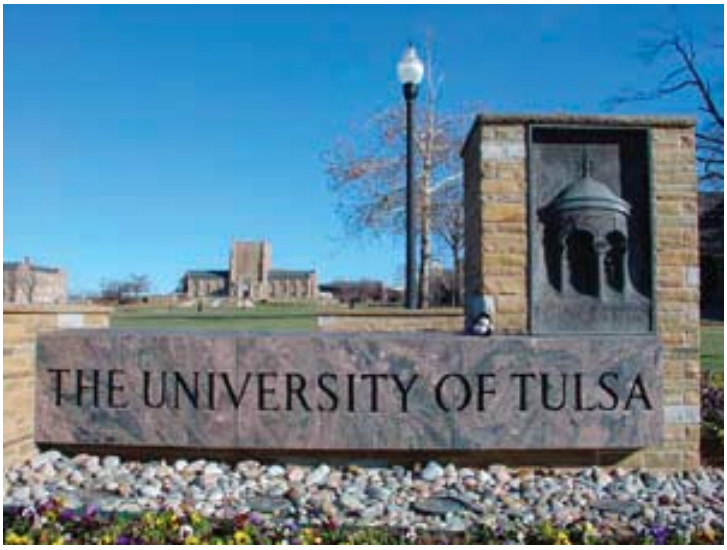
Visit www.aetnastudenthealth.com for dependent rate information.

You are Automatically Enrolled

All undergraduate students taking nine (9) or more credit hours, all graduate students taking six (6) or more hours, thesis or dissertation students taking two (2) or more hours, and law students taking eight (8) or more credit hours are required to purchase this insurance plan unless proof of coverage which pays benefits in the state of Oklahoma is furnished by August 31, 2013, for students enrolling in the Fall Semester or by January 31, 2014 for students enrolling in the Spring Semester for the first time. Part time students may enroll by visiting www.aetnastudenthealth.com.

How do I opt out?

Please visit www.aetnastudenthealth.com



* Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

Aetna Student Health℠ is the brand name for products and services provided by Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna). Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. (CCA).

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Here's what the plan offers

Here is a brief description of the plan benefits.

Policy Year Deductible	$250 per Insured (deductible does not apply to services at the Alexander Health Center)
Policy Year Benefit Maximum	$500,000 per Condition

Expenses	Preferred Care	Non-Preferred Care
Physician's office visit*	90% of Negotiated Charge	70% of Recognized Charge
Inpatient hospitalization	90% of Negotiated Charge	70% of Recognized Charge
Emergency room	90% of Negotiated Charge after a $50 per visit copay	90% of Recognized Charge after a $50 per visit deductible
Urgent Care Expenses	90% of Negotiated Charge	70% of Recognized Charge
X-ray and lab*	90% of Negotiated Charge	70% of Recognized Charge
Prescription drug – $500,000 per Policy Year maximum	100% of the Negotiated Rate, following a $40 Copay for each Non-Preferred Brand Name Prescription Drug, following a $20 Copay for each Preferred Brand Name Prescription Drug or a $10 Copay for each Generic Prescription Drug.	100% of the Recognized Rate, following a $40 Deductible for each Non-Preferred Brand Name Prescription Drug, following a $20 Deductible for each Preferred Brand Name Prescription Drug or a $10 Deductible for each Generic Prescription Drug.
Contraceptive coverage at 100% except for when filling Brand Name drugs that have a Generic equivalent. Please Note: You are required to pay in full at the time of service for all prescriptions dispensed at a non-participating Pharmacy.		

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

This plan will not pay more than the maximum benefit of $500,000 per condition per policy year.
Pharmacy Maximum of $500,000 per policy year.
Once any of these limits have been reached, the plan will not pay any more towards the cost of the applicable services, and your health provider can bill you for what the plan does not pay. Some illnesses cost more to treat than this plan will cover.
Please read The University of Tulsa brochure located at www.aetnastudenthealth.com carefully before enrolling. While this document and The University of Tulsa Student Health Insurance Brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some limit what the plan will pay.
For full plan description, consult the Master Policy by contacting Kelley Hinkle (Wilcox & McGrath Insurance) at 1-918-747-4100.

For more information on other plan exclusions, limitations and benefits maximums, please refer to the school brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person.

Your student health insurance coverage, offered by Aetna Student Health, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are $2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are $500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of $500,000 on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact 1-855-546-5420. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

Learn More!
1-918-747-4100
or
www.aetnastudenthealth.com

* Deductible does not apply to services at the Alexander Health Center.

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.

Policy forms issued in OK include GR-96134.

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