



# The Catholic University of America

## 2011-2012 Student Health Insurance Plan

**Aetna Student Health, working with The Catholic University of America and Alliant Insurance Services, Inc. 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<sup>®</sup>.
- Aggregate Benefit Maximum of \$250,000 per condition, per lifetime.
- Informed Health<sup>®</sup> 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.
- Low co-pay for prescriptions at in-network pharmacies subject to a per policy year maximum of \$2,000.
- **Optional - Dental insurance plan available.** Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) for enrollment & rate information.

## Learn More!

[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

### How much does it cost?

Enrollment/Waiver Deadline	September 12, 2011
	<b>8/14/11-8/13/2012</b>
Annual Student Rate	\$1,521*
Optional Major Medical Plan	\$395**

*\*The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company as well as The Catholic University of America administrative fee and the Health Advocate Program through CUA.*

*\*\*The Optional Major Medical Plan Rate is charged in addition to the Student Medical Insurance Plan Rate.*

All Catholic University of America students are eligible to enroll in the CUA Medical Insurance Plan. Your method of enrollment or waiver from the Plan will depend on your student registration status as defined by The Catholic University of America. Please contact CUA Student Accounts at (202) 319 -5300 if you are unsure of your registration status.

For more information about the Health Advocate Program please go to <http://studentinsurance.cua.edu>.

**Domestic Students (registered for 12 or more credit hours):** are **automatically enrolled** in the insurance plan UNLESS an on-line waiver is submitted and accepted by September 12, 2011.

**All International Students Holding a J1 or F1 Visa (regardless of registered credit hours):** are **automatically enrolled** in the CUA Student Medical Insurance Plan UNLESS proof of other comparable coverage is submitted by September 12, 2011 to the CUA Insurance Administrator.

**Domestic Students (registered for less than 12 credit hours):** are eligible to purchase the CUA Student Medical Insurance Plan on a **voluntary basis**.

*Note: If you are defined as a student taking less than 12 credit hours at the University, you must proactively enroll yourself through Aetna Student Health's Website [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) by the posted deadline and the charge will be applied to your CUA Student Account.*

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 Catholic University of America Student Health Insurance Plan is underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. Aetna Student Health<sup>SM</sup> 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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## Benefits at a Glance

Here is a brief description of plan benefits.

<b>Aggregate Benefit Maximum</b>	\$250,000 per condition, per lifetime
<b>Annual Deductible</b>	\$300 per insured member, per policy year
<b>Pharmacy Maximum</b>	<b>\$2,000 Maximum Per Policy Year</b>
<b>Mental Health Maximum</b> (Outpatient)	<u>Preferred Care</u> : Covered at no less than <b>75%</b> of the Negotiated Charge for the <b>first 40 visits</b> , <b>60%</b> of the Negotiated Charge thereafter. <u>Non-Preferred Care</u> : Covered at no less than <b>75%</b> of the Negotiated Charge for the <b>first 40 visits</b> , <b>60%</b> of the Negotiated Charge thereafter.
<b>Outpatient Expenses</b>	
Physician's Office Visit (Benefits are limited to 1 visit per day)	<b>Covered Medical Expenses</b> are payable as follows: <u>Preferred Care</u> : <b>80%</b> of the Negotiated Charge. <u>Non-Preferred Care</u> : <b>60%</b> of the Recognized Charge.
Inpatient Hospitalization	<b>Covered Medical Expenses</b> are payable as follows: <u>Preferred Care</u> : <b>80%</b> of the Negotiated Charge for a semi-private room. <u>Non-Preferred Care</u> : <b>60%</b> of the Recognized Charge for a semi-private room.
Emergency Room	<b>Covered Medical Expenses</b> incurred for treatment of an Emergency Medical Condition are payable as follows: <u>Preferred Care</u> : <b>80%</b> of the Negotiated Charge. <u>Non-Preferred Care</u> : <b>80%</b> of the Recognized Charge.
X-Ray and Lab	<b>Covered Medical Expenses</b> are payable as follows: <u>Preferred Care</u> : <b>80%</b> of the Negotiated Charge. <u>Non-Preferred Care</u> : <b>60%</b> of the Recognized Charge.
Surgical Expense	<b>Covered Medical Expenses</b> are payable as follows: <u>Preferred Care</u> : <b>80%</b> of the Negotiated Charge. <u>Non-Preferred Care</u> : <b>60%</b> of the Recognized Charge.
Prescription Drug <b>\$2,000 Maximum per policy year</b>	<u>Preferred Care Pharmacy</u> : <b>100%</b> of the Negotiated Rate, following a: <b>\$20</b> Copay for each Generic Prescription Drug <b>\$35</b> Copay for each Preferred Brand Name Prescription Drug <b>\$50</b> Copay for each Non-Preferred Brand Name Drug <u>Non-Preferred Care Pharmacy</u> : Not Covered  You can obtain your Prescription through our Mail Order Program at two (2) times the retail copay for a 90 day supply. <b>The prescription drug benefit includes coverage for smoking cessation medications.</b>
<b>Optional Major Medical Plan</b>	The Aggregate Maximum benefit under the Student Accident and Sickness Insurance described above is <b>\$250,000</b> per condition, per lifetime. If you have purchased the Basic Student Health Insurance Plan from The Catholic University of America, you are eligible to purchase this Supplemental Plan to extend coverage to a combined maximum of <b>\$350,000</b> per condition, per lifetime.

The Catholic University of America Student Medical 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 Catholic University of America Student Medical Insurance Plan brochure carefully before deciding whether this plan is right for you. While this document and The Catholic University of America Student Medical Insurance Plan 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 The Catholic University of America, you may view it by contacting Aetna Student Health at (866) 577-6692.

The Catholic University of America Basic Student Medical Insurance Plan will never pay more than \$250,000 per condition, per lifetime or \$2,000 in prescription benefits per policy year. The Catholic University of America Optional Major Medical Plan will never pay more than \$350,000 per condition, per lifetime or \$2,000 in prescription benefits 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.