



USF Student Health Insurance Plan Benefit Highlights Fall 2008 through Summer 2009

Health Insurance Provider:	Aetna Student Health PPO
Dates of coverage:	Annual: 8/13/08 – 8/12/09 Fall: 8/13/08 – 1/14/09 Spring/Summer: 1/15/09 – 8/12/09 Summer: 5/19/09 – 8/12/09
Provider Deductible:	\$150 per benefit year per covered individual* *waived for office visits and preventive care
Hospitalization Services:	90% covered in-network; \$500 admit fee/70% out-of-network
Annual Out-of-Pocket Maximum:	Plan pays 100% after incurring \$10,000/insured person in out-of-pocket costs for covered services (including deductible)
For in-network services:	Plan pays 100% after incurring \$20,000/insured person in out-of-pocket costs for covered services (including deductible)
For out-of-network services:	
Emergency Room Deductible:	\$100/visit (waived if admitted directly from ER), then 90% in-network
Mental Health:	90% covered in-network up to \$50 per day & 20 visits/benefit year
Outpatient:	to max of \$1000 in-network
Pharmacy:	Annual benefit maximum - \$1,000
Annual benefit in-network Pharmacy:	\$10 generic co-pay; \$20 brand name formulary co-pay; \$35 brand name non-formulary co-pay
Preventive Care:	
Routine physical exams, immunizations, diagnostic X-ray & lab for routine physical exam	\$25/exam; \$250 limit/benefit year (in-network only)
Benefit Year Maximum:	Student and dependent combined \$100,000 per benefit year

Conditions of Use

- Must visit the USF Student Health Clinic (located in St. Mary's Medical Center) for primary medical care
- Prior referral from Student Health Clinic is required for all non-emergency services
- If you have other health insurance, the other insurance pays first
- Students may receive medical care without a referral if there is a medical emergency (the Student Health Clinic must determine that the services were for an emergency & any follow-up care must be handled by the Student Health Clinic)

Enrollment

- All full-time undergraduate domestic students registered for 9 units or more (excluding the College of Professional Studies and Visiting Students) and all international students on an F-1 or J-1 visa and registered for at least 1 unit (this includes undergraduate, graduate, and law students) are automatically enrolled in and billed on their student account for the University-sponsored health insurance plan. Students who are able to prove that they have coverage comparable (equal or better) to the University-sponsored plan under a United States-domiciled health insurance company may waive this requirement each academic year. Domestic students may waive this requirement through the online waiver form. International students must waive it in person at the Health Promotion & Services office (UC 200).
- Graduate, Professional, Regional and Visiting students registered for at least 6 units at the School of Law, College of Professional Studies or a graduate program can elect to purchase the University-sponsored health insurance plan online.

Annual Premiums

	Annual	Fall	Spring/Summer	Summer
Student	\$1019	\$433	\$586	\$242
Spouse	\$3252	\$1382	\$1870	\$769
Child	\$919	\$390	\$529	\$218

For more information about the Student Health Insurance Plan including detailed benefit information, visit <http://www.usfca.edu/hps> or University Center 200