



# University of San Francisco

## 2011-2012 Student Health Insurance Plan

**Aetna Student Health, working with University of San Francisco, 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.
- 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. Call toll free (800) 556-1555 24 hours a day, 7 days a week.
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad. You can reach us by visiting [www.oncallinternational.com](http://www.oncallinternational.com) or call in the U.S. 1-866-525-1956 or collect 1-603-328-1956.
- An award-winning online secure member website, Aetna Navigator®.
- Aggregate Benefit Maximum of \$100,000 per policy year.
- Savings on vision, fitness, alternative health care, weight management, books and many more!

## Learn More!

**1-877-850-6036**

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

### How much does it cost?

	Fall Semester 08/13/11- 01/09/12	Spring/Summer Semester 01/10/12- 08/12/12	Summer Semester 05/19/12- 08/12/12
<b>Student</b>	<b>\$651</b>	<b>\$883</b>	<b>\$364</b>

The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, USF administrative fee.

**Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) for dependent rate information.**

Participation in University of San Francisco Student Health Insurance Plan is required by your school for all eligible undergraduate students, graduate students residing in University-operated housing, and all international students and scholars, unless they are covered under another comparable plan.

All undergraduate students taking nine or more credit hours and all international students are automatically enrolled and charged for the Student Health Insurance Plan unless proof of comparable coverage is provided by the deadline.

The premium for the plan will be added to your USF bill. If you have comparable coverage and wish to waive coverage, you may do so by following the steps below:

Domestic students may waive this requirement through the online waiver form. To complete the Online Waiver Form, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

International students must waive this requirement in person at the Health Promotion Services office (UC 5th Floor) to ensure that their health insurance policy meets the minimum insurance requirement established by United States federal government regulations.

Graduate students are not automatically enrolled in the plan but eligible to purchase the plan online if they are registered for six units or more.

Please visit [www.usfca.edu/hps](http://www.usfca.edu/hps) to learn more about the eligibility criteria for waiving, or enrolling in the plan. If you have any questions, please email [hps@usfca.edu](mailto:hps@usfca.edu) or call 415.422.5797.

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 San Francisco 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.

15.03.410.1

## UNIVERSITY OF SAN FRANCISCO 2011-2012 STUDENT HEALTH PLAN

<b>Aggregate Maximum</b>	\$100,000 per Policy Year	
<b>Pharmacy Maximum</b>	\$1,500 per Policy Year	
<b>*Annual Deductible Preferred Care</b>	\$200 per Policy Year	
<b>*Annual Deductible Non-Preferred Care</b>	\$1,000 per Policy Year	
*Policy Year Deductibles: For most services, you must pay the first \$200 of covered charges when using preferred providers or \$1,000 when using non-preferred providers during the plan year before the plan pays. The preferred and non-preferred deductibles are not combined.		
<b>ELIGIBLE EXPENSES ARE COVERED AT:</b>	<b>PREFERRED CARE</b>	<b>NON-PREFERRED CARE</b>
<b>INPATIENT EXPENSES</b>		
<b>Hospital Expenses</b> , daily semi-private room rate; general nursing care provided by Hospital.	90% of Negotiated Charge	50% of Recognized Charge
<b>Intensive Care Hospital Expenses</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>Miscellaneous Hospital Expenses</b> , such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services & supplies.	90% of Negotiated Charge	50% of Recognized Charge
<b>Physician Hospital Visit Expenses</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>SURGICAL EXPENSES (INPATIENT AND OUTPATIENT)</b>		
<b>Surgical Expenses</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>Anesthetist Expense &amp; Assistant Surgeon Expenses</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>OUTPATIENT EXPENSES</b>		
<b>Physician's Office Visit Expenses (Deductible is waived)</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>Emergency Expenses</b> , use of the emergency room and supplies. Please note: Emergency room copay/deductible will be waived if admitted	90% of Negotiated Charge after a \$200 Copay per visit	90% of Recognized Charge after a \$200 Deductible per visit
<b>MENTAL HEALTH</b>		
<b>Inpatient Mental Health</b> Benefits are limited to 30 days per Policy year and \$175 per day.	90% of Negotiated Charge	50% of Recognized Charge
<b>Outpatient Mental Health</b> Benefits are limited to \$1,000 per Policy Year \$1,000 maximum does not apply for biologically based mental health conditions.	90% of Negotiated Charge	50% of Recognized Charge
<b>ADDITIONAL EXPENSES</b>		
<b>Diagnostic X-Ray and Laboratory Expenses</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>Maternity Expenses</b>	90% of Negotiated Charge	50% of Recognized Charge
<b>Ambulance Expenses</b>	80% of Recognized Charge	
<b>PRESCRIPTION DRUG EXPENSES</b>		
Benefits are limited to \$1,500 per Policy Year. Please note pharmacy benefits do not apply to the Aggregate Maximum	Preferred Care Pharmacy: 100% of the Negotiated Charge after the applicable per prescription Copay  Generic Prescription Drug: \$15 Copay Brand Name Prescription Drug: \$30 Copay Non-Formulary Brand name: \$45 Copay	Non-Preferred Care Pharmacy: 50% of the Recognized Charge after the applicable per prescription Deductible  Generic Prescription Drug: \$15 Deductible Brand Name Prescription Drug: \$30 Deductible Non-Formulary Brand name: \$45 Deductible

The University of San Francisco Student Health 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 San Francisco Student Health Plan brochure carefully before deciding whether this plan is right for you. While this document and the University of San Francisco Student Health 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 University of San Francisco you may view it USF Health Promotion Services or you may contact us at 1-877-850-6036.

This plan will never pay more than \$100,000 in a coverage year or more than \$1,500 for prescriptions or \$1,000 maximum for mental health per policy year. (\$1,000 maximum does not apply for biologically-based mental health conditions.) 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.