



Clark Atlanta University

2011-2012 International Student Health Insurance Plan

Aetna Student Health, working with Clark Atlanta University 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[®].
- Aggregate Benefit Maximum of \$50,000 per policy year.
- 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.
- Low co-pay for pharmacy at pharmacies subject to an annual maximum of \$250.

All registered full-time undergraduate, residential and international students will be automatically enrolled in this insurance Plan at registration. All graduate students living off campus who are actively attending classes are eligible to enroll in this insurance Plan.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home Study, correspondence, Internet and Television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the spouse and children under age 26. For dependent enrollment information please go to www.aetnastudenthealth.com

Learn More!

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.

Clark Atlanta University 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.

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Benefits at a Glance

Here is a brief description of plan benefits.

Aggregate Benefit Maximum	\$50,000 per policy year.
Pharmacy Maximum	\$250 per policy year
Mental Health Maximum	Outpatient: \$175 per office visit maximum, 5 visit maximum per policy year Inpatient: \$1,000 per day, 5 day maximum
Expenses	
*Physician's Office Visit	Preferred: 100% payable up to \$200 per visit * Non-Preferred: 100% payable up to \$200 per visit * *Benefits are limited to 5 visits per policy year. Benefits are paid up to a coinsurance level of \$1000 once \$1000 has been paid Covered Expenses will be payable up to 80% coinsurance level up to the Aggregate Maximum.
Inpatient Hospitalization	Preferred: 100% payable up to \$250 per day and 30 days per policy year * Non-Preferred: 100% payable up to \$250 per day and 30 days per policy year * * Benefits are paid up to a coinsurance level of \$1,000 once \$1,000 has been paid, Covered Expenses will be payable up to 80% coinsurance level up to the Aggregate Maximum
*Emergency Room	\$100 copay/deductible per visit (waived if admitted) Preferred: 100% Non-Preferred: 100% *Benefits are limited to \$500 maximum per policy year. Benefits are paid up to a coinsurance level of \$1,000 once \$1,000 has been paid Covered Expenses will be payable up to 80% coinsurance level up to the Aggregate Maximum.
*X-Ray and Lab	Preferred: 100% coinsurance coverage Non-Preferred: 100% coinsurance coverage *Benefits are limited to \$500 maximum per policy year. Benefits are paid up to a coinsurance level of \$1,000 once \$1,000 has been paid Covered Expenses will be payable up to 80% coinsurance level up to the Aggregate Maximum.
Prescription Drug	Prescription Drug Policy Year Maximum \$250 per year Generic Prescription Drugs covered 100% after a \$15 copay at in and out of network pharmacies, subject to the pharmacy maximum listed above. Brand Name Prescription Drugs covered 100% after a \$15 copay at in and out of network pharmacies, subject to the pharmacy maximum listed above.

Clark Atlanta University 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 Clark Atlanta University brochure carefully before deciding whether this plan is right for you. While this document and the Clark Atlanta University 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.

This plan will never pay more than \$10,000 in a coverage year or more than the per condition maximums and internal maximums such as pharmacy, outpatient and mental health. 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.

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