



UNIVERSITY OF
NOTRE DAME

Important Student Health
Insurance Information —
Deadline Sensitive!

Brought to you by
University of Notre Dame
and Aetna Student Health

School Policy Information
2009-2010



We want you to know™





Dear Students:

We are pleased to announce that Aetna Student Health will be the health insurance carrier for the 2009-2010 academic year.

Maintaining good health is essential for achieving academic goals and optimizing the quality of educational and cultural experiences. The University has designed the student health plan to address the special needs of the students at the University of Notre Dame. In order to reduce the financial risk due to illness or injury, all students are encouraged to maintain adequate health insurance.

The University of Notre Dame sponsored Student Insurance Plan is an effective and affordable plan available to both undergraduate and graduate students. To optimize the benefits of the school sponsored plan, students are encouraged to utilize Student Health Services as their primary means for health care. In addition, both students and dependents can fill their prescriptions at Student Health Services for the greatest benefit.

Health insurance for undergraduates is encouraged but not mandated; however graduates must be covered by a health insurance plan. All graduate and international students are automatically enrolled in this plan unless proof of comparable coverage is provided. Those graduate and international students choosing to waive off the schools sponsored plan must do so by September 15, 2009.

Please read this material carefully so that you can make an educated decision about your health care needs.

Sincerely,

Ann Elizabeth Kleva, Director
University Health Services

Any questions may be directed to Charlotte Bostic, Coordinator of Student Health Insurance, at (574) 631-6114.

The University of Notre Dame Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.



Who Is Aetna Student Health?

Aetna is a leader in the insurance industry with a strong knowledge of health insurance benefits and an expansive network of physicians, hospitals, and other health care providers. We've been offering health insurance coverage to students like you for more than 25 years at colleges and universities across the country. We work with University of Notre Dame professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the Policy/school year.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some things to think about:

- **If you're covered as a dependent under your parents' plan, coverage may end at age 19 or 23.** Most health plans have age restrictions that limit coverage for dependents, even students. You're covered for as long as you are registered with the University of Notre Dame as a full-time or part-time student.
- **You may not be covered away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care.
- **You may not have prescription drug coverage.** The cost of prescription drugs is growing by double digits. Under our Plan, you pay a flat fee each time you need to fill a prescription at University Health Services while still having coverage off campus with coinsurance requirement after deductible.

Where

Can I Go for Service? Referral Required for Students

First stop, University Health Services (UHS). When you need care, consider the Student Health Center on campus as your first stop. They can provide many of the routine health services you need and you will not pay deductibles. If you need care they can't provide, they'll refer you to a doctor or other health care provider in the local community who belongs to Aetna's Preferred Provider* network (doctors, specialists and facilities). A written referral form from UHS will be needed for maximum benefit. However, you do not need a referral to go to an OB-GYN specialist. You may visit any licensed health care provider directly for covered services when you have traveled outside the local community according to plan policy.

To learn more about Preferred Providers, visit www.aetnastudenthealth.com.

*Preferred Providers are independent contractors and are neither agents nor employees of Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates.

Your Benefits at a Glance

The University of Notre Dame Student Health 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 University of Notre Dame brochure carefully before deciding whether this Plan is right for you. While this document and the University of Notre Dame 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 Notre Dame, you may view it at the University Health Center or you may contact us at (888) -294-7406.

This Plan will never pay more than the maximums listed below in a coverage 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.

Aggregate Maximum	\$100,000 per Accident or Sickness	
Mental Health Maximum	\$100,000 (See Brochure for Breakdown of Specific Benefits)	
Substance Abuse	Inpatient \$1,000 Maximum Per Policy Year	
Outpatient Maximum	\$100,000 (See Brochure for specific benefit breakdowns)	
Annual Deductible	\$200 per Person per Policy Year	
Annual Out-of-Pocket Limit	Preferred: \$2,500 Individual /\$5,000 Family Non-Preferred: \$2,500 Individual/\$5,000 Family	
Expenses	Preferred	Non-Preferred
Physician's Office Visit	80% of the Negotiated Rate	60% of the Reasonable Charge to a maximum of \$50 per day/16 Day Maximum
Inpatient Hospitalization (Aggregate Maximum \$900 per day)	80% of the Negotiated Rate	60% of the Reasonable Charge
Emergency Room	80% of the Negotiated Rate	60% of the Reasonable
X-Ray and Lab (Preferred Care \$2,000 Max Per Condition, Non-Preferred Care \$600 Maximum Per Condition)	80% of the Negotiated Rate	60% of the Reasonable Charge
Prescription Drug	At UHS: 100% of the cost after \$5 copay Generic/ \$25 Brand and \$35 for Brand when Generic is available	Outside of UHS: After Deductible is met 80% for Generic, 60% for Brand Name (Must pay out of pocket and submit to Aetna Student Health for reimbursement)

The Plan will pay benefits in accordance with any applicable Indiana insurance law.

What

Is This Health Insurance Plan All About?

The Student Health Insurance Plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need it — and still receive benefits under the Plan with a referral requirement. Here's a brief description of the Plan benefits.



How

Much Does It Cost?

Coverage	Annual 8/15/09 – 8/14/10	Spring 1/15/10 – 8/14/10	Summer 5/15/10 – 8/14/10
Student	\$1,239	\$720	\$309
Spouse	\$3,098	\$1,797	\$774
Each Child	\$1,859	\$1,078	\$465
All Children	\$2,416	\$1,401	\$604
Spouse and all children	\$5,514	\$3,198	\$1,378

How

And When Do I Enroll in the Plan?

All Registered International and all graduate students are automatically enrolled in this insurance plan. The premium for the Plan will be added to your student account unless you are covered under another comparable plan. Proof of comparable coverage, in accordance with your school's requirements, must be provided to The University of Notre Dame each academic year by the waiver/enrollment deadlines. This information can be submitted online via the waiver site below.

To complete the Online Waiver Form,

- Go to www.aetnastudenthealth.com
- Search for your school
- Once in the University of Notre Dame section click on "Waive".

Enrollment/Waiver Deadline Dates

Fall	September 14, 2009
Spring	February 15, 2010
Summer	June 15, 2010

Waiver submissions may be audited by The University of Notre Dame, Aetna Student Health, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable policy year and that it meets the school's waiver requirements.

Voluntary Enrollment

- All registered Domestic undergraduate students taking 3 or more credit hours
- Non-degree seeking graduate students taking credit hours
- ROTC students taking credit hours
- Dependents – Spouse and Children

Enrollment Instructions

- Go to www.aetnastudenthealth.com
- Search for your school
- Once in the University of Notre Dame section click on "Enroll"

Please make sure you understand your school's credit hour and other requirements for enrolling in this plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be rescinded in accordance with its terms.



And There's More...

Our Plan offers more than just health insurance coverage. It also offers you access to these important programs and services.

- **Aetna VisionSM Discount Program** – A discount program on vision exams and eyewear.
- **Aetna FitnessSM Discount Program** – Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Weight ManagementSM Discount Program** – Access to discounts on Jenny Craig[®] weight loss programs and products.
- **eDiets[®]** – Save 25% on weekly eDiets dues.
- **Zagat[®] Online** – Subscribe to Zagat online and get a 30% discount on their membership services.
- **SpaWish[®] Gift Certificate** – Get a 10% discount when you buy a gift certificate of \$100.
- **Mayo Clinic Bookstore.com** – Discounts for books on health and wellness. The discount will depend on item price and other available discounts.
- **Informed Health[®] Line** – When you have questions, you can get answers — call or go online to help make your health decisions easier.

- **Health and Wellness Portal** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Beginning Right[®] Maternity Program** – Give your baby a healthy start. Our Beginning Right Maternity Program comes with your health insurance plan. Use it throughout your pregnancy and after your baby is born.
- **Aetna Natural Products and ServicesSM Discount Program** – Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **Emergency Travel Assistance Services and Medical Evacuation**
- **Quit Tobacco Cessation Program** – Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Aetna Health ConnectionsSM Disease Management Program** – Helps you manage over 35 chronic health conditions with smart technology and supportive services for a healthier you.
- **Aetna Specialty Pharmacy[®]** – provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to www.AetnaSpecialtyRx.com.

Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice. Discount programs may not be available in all states.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.

Optional Products

With our Aetna Advantage™ Dental benefits and insurance plan, you select a primary care dentist (PCD) and have most of your preventive and restorative services covered by a copayment or reduced fee for each visit. Enroll online at www.aetnastudenthealth.com.

Annual Enrollment
9/1/2009 – 8/31/2010

Student	\$113
Spouse	\$118
Children	\$176

Enrollment Deadline 9/15/2009

The Aetna Advantage™ Dental benefits and insurance plan is underwritten by Aetna Health Inc. and/or Aetna Life Insurance Company (Aetna). Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.

Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your Plan
- Use cost of care tool
- View your health history report which provides your health data in a portable and easy to read format
- And much more!

Learn More!

Go to www.aetnastudenthealth.com to learn more or call 1-888-294-7406.

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable Indiana insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: GR-96134.

Aetna Student Health
c/o Communications Department
1 Charles Park
Cambridge, MA 02142

Your weekend plans

The Aetna Student Health Insurance Plan

- ✓ Hiking in the mountains ✓ Covers treatment for sprained ankle
- ✓ Hang out with friends ✓ Covers flu medicine
- ✓ Go to the beach ✓ Provides access to discounts on designer sunglasses
- ✓ Beef up those biceps ✓ Provides access to discounts on fitness membership
- ✓ Make plans for next weekend ✓ Includes even more coverage and savings

See inside for details.

Important: Response Required

