Good health and well being are important factors in achieving one's academic, professional and personal goals. At Virginia Tech, domestic students are encouraged, but not required to have health insurance either through the school Student Health Insurance Plan or a comparable plan. Eligible Graduate Assistants must have personal health insurance.

Virginia Tech is pleased to announce that Aetna Student Health will continue as our student health insurance carrier for the 2012-2013 academic year. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies. Please review this plan material carefully so that you can make an educated decision about your health care needs for the coming academic year.

Visit www.aetnastudenthealth.com to learn more. Nurses are available 24-hours a day.

Nurses reply within 24 hours.

You can send an e-mail to IHL2@aetna.com:

Due to security restrictions, please do not include personal health information in your e-mail. For assistance, please call our ll-free number to talk to registered nurses.

Tell your doctor about your eating, exercise and lifestyle habits.

Learn about medical procedures and treatment options.

Find out how to describe your symptoms better.

Ask the right questions.

Improve how you talk with your doctor and other health care providers.

Ellen S. Douglas, ARM

Administrators, Inc.

Sincerely,

Administrators, Inc.

Brought to you by
Virginia Tech and
Aetna Student Health

Group 474968

2012 - 2013

© 2012 Aetna, Inc.
Dear Virginia Tech Student,

Virginia Tech is pleased to announce that Aetna Student Health will continue as our student health insurance carrier for the 2012-2013 academic year.

Good health and well being are important factors in achieving one’s academic, professional and personal goals. Virginia Tech provides Student Health Insurance Plans in support of our commitment to promote healthy lifestyles and to protect students and their dependents from financial risk due to illness or injury. The Virginia Tech Student Health Insurance Plans offered to Undergraduate and Graduate students are affordable and quality choices for health insurance.

At Virginia Tech, domestic students are encouraged, but not required, to have personal health insurance. International students and Veterinary Medicine students are required to have health insurance either through the school Student Health Insurance Plan or a comparable plan. Eligible Graduate Assistants wishing to use the health care subsidy must enroll in the Virginia Tech Student Health Insurance Plan.

Please review this plan material carefully so that you can make an educated decision about your health care needs for the coming academic year.

We look forward to working with you to ensure your experience at Virginia Tech is healthy, productive and rewarding.

Sincerely,
Ellen S. Douglas, ARM
Associate Director, Risk Management

Virginia Tech logo used with permission from Virginia Tech.

The Virginia Tech Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickerling 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 has 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 30 years at colleges and universities across the country. We work with the Charles W. Schiffert Health Center 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:

- **Take a look at the Virginia Tech Student Health Insurance Plan and compare it to your current coverage.** Look at premiums, deductibles, benefits provided and the time covered. You’re covered for as long as you are registered with Virginia Tech as an eligible, full-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 low co-pay for pharmacy at in-network pharmacies subject to an annual maximum of $100,000.

What

Is This Health Insurance Plan All About

The Student Health Insurance Plan helps keep health care costs effective. This health insurance plan, working with Schiffert Health Center, provides student-focused benefits. One specific customized benefit is that students who utilize Schiffert Health Center and obtain a referral prior to obtaining community care are eligible for an enhanced level of benefits under this program.

Referrals are not needed in the following instances in order to receive the enhanced level of benefits:

- Emergency Room Services.
- Urgent Care Services.
- Treatment received when Student Health Services is closed.
- Satellite Campus enrolled students.
- When care is provided outside a 20 mile radius from the Blacksburg Campus.

Your student health insurance coverage, offered by Aetna Student Health*, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are $1.25 million for policy years before September 23, 2012; and $2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are $100,000 for policy years before September 23, 2012, and $500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of $100,000/Plan 1 or $500,000/Plan 2 on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact (866) 577-7027. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

* Fully insured Aetna Student Health Insurance Plans are underwritten by Aetna Life Insurance Company (Aetna) and administered by Chichering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.

Visit www.aetnastudenthealth.com to learn more.
Your Benefits at a Glance

Here is a brief description of the Plan benefits.

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Tier I Preferred Care with Referral</th>
<th>Tier II Preferred Care Without Referral</th>
<th>Tier III Non-Preferred Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physicians’ Office Visit</td>
<td>After a $10 copay, 100% of the Negotiated Charge</td>
<td>After a $25 copay, 100% of the Negotiated Charge</td>
<td>65% of the Recognized Charge</td>
</tr>
<tr>
<td>Routine Physical Exam</td>
<td>100% of the Negotiated Charge with waiver of the annual deductible.</td>
<td>100% of the Negotiated Charge with waiver of the annual deductible.</td>
<td>100% of the Recognized Charge with waiver of the annual deductible.</td>
</tr>
<tr>
<td>X-ray &amp; Lab</td>
<td>90% of the Negotiated Charge</td>
<td>80% of the Negotiated Charge</td>
<td>65% of the Recognized Charge</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>100% of the Negotiated Charge after $100 copay (waived if admitted)</td>
<td>100% of the Negotiated Charge after $100 copay (waived if admitted)</td>
<td>100% of the Recognized Charge after $100 deductible (waived if admitted)</td>
</tr>
<tr>
<td>In-patient Hospitalization</td>
<td>After a $300 copay per admission, 90% of the Negotiated Charge</td>
<td>After a $300 copay per admission, 80% of the Negotiated Charge</td>
<td>After a $300 Deductible per admission, 65% of the Recognized Charge</td>
</tr>
<tr>
<td>Therapy Expenses</td>
<td>90% of the Negotiated Charge</td>
<td>80% of the Negotiated Charge</td>
<td>65% of the Recognized Charge</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse</td>
<td>After a $10 copay, 100% of the Negotiated Charge</td>
<td>After a $25 copay, 100% of the Negotiated Charge</td>
<td>65% of the Recognized Charge</td>
</tr>
<tr>
<td>Outpatient Expense</td>
<td>Payable as any other condition</td>
<td>Payable as any other condition</td>
<td>Payable as any other condition</td>
</tr>
<tr>
<td>Prescription Drug Retail: 30 Day Supply</td>
<td>100% of the Negotiated Charge after Generic: $20 copay Preferred Brand Name: $30 Non-Preferred Brand Name: $40 Copay waived for Prescription Contraceptives except for Brand Names with Generic equivalents.</td>
<td>100% of the Negotiated Charge after Generic: $20 copay Preferred Brand Name: $30 Non-Preferred Brand Name: $40 Copay waived for Prescription Contraceptives except for Brand Names with Generic equivalents.</td>
<td>100% of the Recognized Charge after Generic: $20 deductible Preferred Brand Name: $30 Non-Preferred Brand Name: $40</td>
</tr>
</tbody>
</table>

**PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:**

- This plan will not pay more than the overall maximum benefit of $100,000 per condition per policy year for Plan 1 or $500,000 per condition per policy year for Plan 2.
- This plan will not pay more than $100,000 per policy year (ppy) Prescription Drug; $120 ppy - Vision Care Supply Expense during the plan year.
- Once any of these limits have been reached, the plan will not pay any more towards the cost of the applicable services, and your health provider can bill you for what the plan does not pay. Some illnesses cost more to treat than this plan will cover.
- Please read the Virginia Tech Student Health Insurance Plan brochure located at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) carefully before enrolling. While this document and the Virginia Tech Student Health Insurance Plan brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some 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 school, you may view it at Virginia Tech, Office of Risk Management or contact us at 866-577-7027.

For more information on plan exclusions, limitations and benefit maximums, please refer to the Virginia Tech Student Health Insurance Plan brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person.

Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.
Referrals are not needed in the following instances:

- Benefits under this program.
- A benefit is that students who utilize Schiffert Health care costs effective. This health insurance policy is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document is in accordance with Virginia Tech’s mandatory insurance requirement, must be completed online at www.virginiatechhealthplan.com each academic year by the published deadline. New incoming Spring Term students must fulfill this requirement as well.

To enroll online in the Virginia Tech health and/or dental plan, please visit www.virginiatechhealthplan.com and click on “Enroll.” For questions or assistance with enrollment, please call Aetna Student Health at (866) 577-7027 or contact the Virginia Tech Student Medical Insurance Office at SMI@vt.edu or (540) 231-6226.

**Important Note:** Please review the Virginia Tech plan brochure and Master Policy. This plan pays benefits only for expenses incurred while the student is registered with Virginia Tech as an eligible, full time Graduate Student taking 9 or more credit hours and full time Undergraduate Students taking 12 or more credit hours are eligible to participate in the Virginia Tech health plan.

**Veterinary Medicine & International Students:** All Veterinary Medicine DVM students and all student F and J visa holders must purchase the Virginia Tech Student Health Insurance Plan or apply for a waiver and provide proof of comparable coverage. Waiver applications and proof of comparable coverage, in accordance with Virginia Tech’s mandatory insurance requirement, must be completed online at www.virginiatechhealthplan.com each academic year by the published deadline. New incoming Spring Term students must fulfill this requirement as well.

To enroll online in the Virginia Tech health and/or dental plan, please visit www.virginiatechhealthplan.com and click on “Enroll.” For questions or assistance with enrollment, please call Aetna Student Health at (866) 577-7027 or contact the Virginia Tech Student Medical Insurance Office at SMI@vt.edu or (540) 231-6226.

**Important Note:** Please review the Virginia Tech plan brochure online for further details on student and dependent eligibility.

## How and When

**Do I Enroll in the Plan?**

*Full time Graduate Students taking 9 or more credit hours and full time Undergraduate Students taking 12 or more credit hours are eligible to participate in the Virginia Tech health plan.*

**Veterinary Medicine & International Students:**

- All Veterinary Medicine DVM students and all student F and J visa holders must purchase the Virginia Tech Student Health Insurance Plan or apply for a waiver and provide proof of comparable coverage. Waiver applications and proof of comparable coverage, in accordance with Virginia Tech’s mandatory insurance requirement, must be completed online at www.virginiatechhealthplan.com each academic year by the published deadline. New incoming Spring Term students must fulfill this requirement as well.

To enroll online in the Virginia Tech health and/or dental plan, please visit www.virginiatechhealthplan.com and click on “Enroll.” For questions or assistance with enrollment, please call Aetna Student Health at (866) 577-7027 or contact the Virginia Tech Student Medical Insurance Office at SMI@vt.edu or (540) 231-6226.

**Important Note:** Please review the Virginia Tech plan brochure online for further details on student and dependent eligibility.

## Enrollment Deadline Dates

**Annual** – October 1, 2012

**Spring** – January 31, 2013

Waiver submissions may be audited by Virginia Tech, 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.

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 terminated or rescinded in accordance with its terms and applicable law.

Visit www.aetnastudenthealth.com to learn more.
And There’s More…

As a member of the Plan, you can also take advantage of the following services, discounts, and programs. These are not underwritten by Aetna and are NOT insurance. The member is responsible for the full cost of the discounted services. Please note that these programs are subject to change without notice. To learn more about these additional services and search for providers visit, www.aetnastudenthealth.com.

- **Aetna BookSM discount program**: Access to discounts on books and other items from the American Cancer Society Bookstore, the MayoClinic.com Bookstore and Pranamaya.

- **Aetna FitnessSM discount program**: Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options and one-on-one health coaching services through GlobalFit®.

- **Aetna HearingSM discount program**: Offers members and their families access to savings on hearing exams, hearing aids and other hearing services. Members can choose between two great offers at no additional premium cost, Hearing Care Solutions and HearPO®.

- **Aetna Natural Products and ServicesSM discount program**: Access to savings on complementary health care products and services, including online consultations, not traditionally covered by their health benefits plan. All products and services are provided through the ChooseHealthy® program* and Vital Health Network (VHN).

*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc. subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

- **Aetna VisionSM discount program**: Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.

- **Aetna Weight Management discount program**: Access to discounts on the CalorieKing® Program and products, eDiets® diet plans and products, Jenny® weight loss programs and Nutrisystem® weight loss meal plans.

- **Oral Health Care discount program**: Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, receive exclusive savings on Waterpik® dental water jets and sonic toothbrushes.

Visit www.aetnastudenthealth.com to learn more.
in order to receive the enhanced level of benefits:

Referrals are not needed in the following instances:

- Student-focused benefits. One specific customized
  benefit is available for students with chronic medical
  conditions. To apply, please visit the Virginia Tech
  Student Health Insurance Plan brochure located at
  www.aetnastudenthealth.com or contact the Virginia Tech
  Student Medical Center as your first stop. They can provide many of
  the discounted services.

- Costs of care for out-of-network providers will be higher than
  in-network costs and are subject to deductibles and copayments.

- Much Does It Cost?

  - Annual Spring
    - Individual: $2,021
    - Family: $4,270
  - Annual Fall
    - Individual: $1,179
    - Family: $2,455

  The cost of prescription drugs is growing by double
  digit percentages every year. It’s good to know you’re covered
  if you need it. You are even covered when you travel home or to
  another country, throughout the U.S. or study abroad.

- If you travel in the U.S. or study abroad, you must
  complete the Out-of-Country Approval Form available from
  Virginia Tech’s International Office online for further details on
  student eligibility for the Virginia Tech Student Health Insurance
  Plan. By submitting the waiver application and proof of comparable
  coverage, in accordance with Virginia Tech’s mandatory insurance
  requirement, students or their parents or legal guardians
  will be contacted for confirmation that your coverage is in force
  for the applicable policy year.

- Visit MayoClinic.com for access to the latest news and
  information on a wide variety of health topics such as
  chronic conditions and illnesses. These medications
  are usually injected or infused, or some may be
  taken by mouth. For compounded medications, Aetna
  Specialty Pharmacy will coordinate getting your prescription to
  the compounding pharmacy that will be able to fill your prescription.

- For additional information please go to

- Quit Tobacco Cessation Program: Say goodbye 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.

- Beginning Right® Maternity Program: Make healthy choices for
  you and your baby. Learn what decisions are good ones for you and
  your baby. Our Beginning Right maternity program helps prepare you for the exciting changes
  pregnancy brings.

- Aetna Specialty Pharmacy: provides specialty medications and support to members living with
  chronic conditions and illnesses. These medications
  are usually injected or infused, or some may be
  taken by mouth. For compounded medications, Aetna
  Specialty Pharmacy will coordinate getting your prescription to
  the compounding pharmacy that will be able to fill your prescription.

- For additional information please go to

### Expenses Tier I Tier II Tier III

<table>
<thead>
<tr>
<th>Plan Maximum Per Condition Per Policy Year</th>
<th>Expenses Tier I</th>
<th>Expenses Tier II</th>
<th>Expenses Tier III</th>
</tr>
</thead>
<tbody>
<tr>
<td>X-ray &amp; Lab</td>
<td>90% of the Negotiated Charge</td>
<td>80% of the Negotiated Charge</td>
<td>65% of the Recognized Charge</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse</td>
<td>100% of the Negotiated Charge</td>
<td>100% of the Negotiated Charge</td>
<td>100% of the Recognized Charge</td>
</tr>
<tr>
<td>In-patient</td>
<td>90% of the Negotiated Charge</td>
<td>80% of the Negotiated Charge</td>
<td>65% of the Recognized Charge</td>
</tr>
</tbody>
</table>

- At Home Products discount program: Access to
discounts on health care products that members can
use in the privacy and comfort of their home.

- Emergency Medical, Security and Travel
  Assistance Services including Medical, Political
  and Natural Disaster Evacuation: Contact On Call’s Global Response Center any time from
  anywhere in the world to access services including
  destination information, medical, dental and
  pharmacy referrals, legal consultation and referral,
  emergency cash transfer assistance, baggage delay
  assistance, bail bond assistance and many other
  important assistance services.

These services, programs or benefits are offered by
vendors who are independent contractors and not
employees or agents of Chickering Claims Administrators,
Inc., Aetna Life Insurance Company or their affiliates.

Visit www.aetnastudenthealth.com to learn more.
Learn More!

Go to www.aetnastudenthealth.com to learn more or call (866) 577-7027. You can also contact Virginia Tech Student Medical Insurance Office at SMI@vt.edu or (540) 231-6226.

This material is for information only. Health/Dental benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable Virginia insurance law. If any discrepancy exists between this pamphlet and the Master Policy/Group Agreement, the Master Policy/Group Agreement will govern and control the payment of benefits. 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.

NOTICE: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

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You can send an e-mail to links to health information about your questions. Nurses reply within 24 hours. Due to security reasons, the Informed Healthline will not open any attachments sent by e-mail.

- **Aetna’s Informed Health® Line**: Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics. The nurses can help you:
  - Learn about medical procedures and treatment options.
  - Improve how you talk with your doctor and other health care providers.
  - Find out how to describe your symptoms better.
  - Ask the right questions.
  - Tell your doctor about your eating, exercise and lifestyle habits.

Call anytime. (United States only). Nurses are available 24-hours a day.

To reach a nurse, call 1-800-556-1555.

TDD for hearing and speech-impaired people only: 1-800-270-2386.

Or reach them through E-mail.

You can send an e-mail to IHL2@aetna.com for links to health information about your questions. Nurses reply within 24 hours. **Note**: Due to security reasons, the Informed Healthline will not open any attachments sent by e-mail.

Or listen to the Audio Health Library*. It explains thousands of health conditions in English and Spanish. Transfer easily to a registered nurse at any time during the call.

*While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

**Not all topics may be covered expenses under your plan.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or medications you take. It explains things in terms that are easy to understand.

Get to it through your secure Aetna Navigator® member website, at www.aetnastudenthealth.com.

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**Optional Dental Insurance**

Aetna Dental® Indemnity insurance plan - Gives you the freedom to visit any licensed dentist in the country for covered services – with no referrals required. Enroll and search dentists online at www.aetnastudenthealth.com.

**Annual Price:**
- $314 – Student
- $330 – Spouse
- $402 – Children

**Plan Maximum** $1,250

**Plan Deductible**
- Individual $50 / Family $150

**Coinsurance**
- Preventive
  - Preferred: 100%
  - Non-Preferred: 100%
- Basic
  - Preferred: 80%
  - Non-Preferred: 80%
- Major
  - Preferred: 50%
  - Non-Preferred: 50%

The Aetna Dental® Indemnity insurance plan is underwritten by Aetna Life Insurance Company.

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**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!
Aetna Student Health

Visit www.aetnastudenthealth.com (United States only). Nurses are available 24-hours a day.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or care needs. You can send an e-mail to medica@healthwise.org or listen to the Audio Health Library*. It explains thousands of health conditions in English and Spanish. Transfer easily to a registered nurse at any time during the call.

*While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 100,000 health conditions. They can share information on a range of healthy goals. Virginia Tech provides Student Health Insurance Plans in support of our commitment to promote affordable and quality choices for health insurance.

Dear Virginia Tech Student,

We look forward to working with you to ensure your experience at Virginia Tech is healthy and rewarding.

At Virginia Tech, domestic students are encouraged, but not required, to have personal health insurance. Eligible Graduate Assistants wishing to use the health care subsidy must enroll in the Virginia Tech Student Health Insurance Plan.

The Virginia Tech Student Health Insurance Plans offered to Undergraduate and Graduate students are underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claim Administrators, Inc. and are NOT insured benefits. The member is responsible for the full cost of the discounted services.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are not affiliated with Aetna. Federal law prohibits the use of health care subsidy funds to purchase non-insured benefits. This plan makes available to eligible graduates assistance in paying for health care insurance. Note: Due to security reasons, you cannot apply for this plan if you are not a graduate student or employee of Virginia Tech.

Discount programs provide a way to save money on everything from prescription drugs to dental care and more. Click here to learn more.

To learn more about Aetna Dental®, go to www.aetnastudenthealth.com and click on “Dental.”

Associate Director, Risk Management
Virginia Tech Student Medical Insurance Office at 1-800-556-1555 or SMI@vt.edu.

Informed Healthline

Informed Healthline will not open any attachments sent by email. You can reach us through e-mail or TDD for hearing and speech-impaired people only: 1-800-556-1555.

The Aetna Dental® Indemnity insurance plan is available in the following states: AL, AK, AR, AZ, CA, CO, DC, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV, WI, WY

The Virginia Tech Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claim Administrators, Inc. They have the right to change the rates, deductibles, limits, benefits, covered services and networks of providers. The plan does not cover services that are excluded from coverage. Membership in the plan is subject to state law, which may limit the plan's availability in certain states. The plan information is subject to change. An application for insurance required. Enroll and search dentists online at www.aetnastudenthealth.com. You'll have your own personal home page to: view your health history report which provides your insurance act, which is a crime and subjects such person to criminal and civil penalties.

The Virginia Tech Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claim Administrators, Inc. They have the right to change the rates, deductibles, limits, benefits, covered services and networks of providers. The plan does not cover services that are excluded from coverage. Membership in the plan is subject to state law, which may limit the plan's availability in certain states. The plan information is subject to change. An application for insurance required. Enroll and search dentists online at www.aetnastudenthealth.com. You'll have your own personal home page to: view your health history report which provides your insurance act, which is a crime and subjects such person to criminal and civil penalties.

The Virginia Tech Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claim Administrators, Inc. They have the right to change the rates, deductibles, limits, benefits, covered services and networks of providers. The plan does not cover services that are excluded from coverage. Membership in the plan is subject to state law, which may limit the plan's availability in certain states. The plan information is subject to change. An application for insurance required. Enroll and search dentists online at www.aetnastudenthealth.com. You'll have your own personal home page to: view your health history report which provides your insurance act, which is a crime and subjects such person to criminal and civil penalties.