



**Aetna Student Health<sup>SM</sup>**

Brought to you by  
Virginia Tech and  
Aetna Student Health

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

Group 474968

2013-2014



**aetna<sup>SM</sup>**



Dear Virginia Tech Student,

Virginia Tech is pleased to announce that Aetna Student Health will continue as our student health insurance carrier for the 2013-2014 academic year.

Good health and well being are important factors in achieving one's academic, professional and personal goals. Virginia Tech provides the Student Health Insurance Plan 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 Plan offered to Undergraduate and Graduate students is affordable and quality 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.

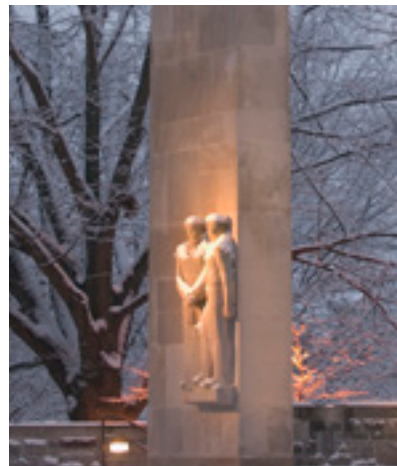
Please review this plan material carefully so that you can make an educated decision about your health care needs for the coming academic year.

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 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.



Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.

## Who Is Aetna Student Health?

Aetna Student Health 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 fulltime 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 \$500,000.

## What Is This Health Insurance Plan All About

The Student Health Insurance Plan helps keep health care costs effective.

**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 \$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 \$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 \$500,000 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 Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.

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# Your Benefits at a Glance

Here is a brief description of the Plan benefits.

Students who obtain a Schiffert referral are eligible for an enhanced level of benefits. A new referral must be obtained each year. 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 Schiffert Health Center is closed**
- **When care is provided outside a 20 mile radius from the Blacksburg**

Plan Maximum Per Condition Per Policy Year	\$500,000		
<b>Annual Deductible</b>	\$300 per Person / \$600 per Family		
Out of Pocket Maximum	\$1,500 per Person /\$3,000 / per Family		
<b>Expenses</b>	<b>Tier I Preferred Care with Referral</b>	<b>Tier II Preferred Care Without Referral</b>	<b>Tier III Non-Preferred Care</b>
Physicians' Office Visit	100% of the Negotiated Charge after a \$10 copay.	100% of the Negotiated Charge after a \$25 copay.	65% of the Recognized Charge
Routine Physical Exam	100% of the Negotiated Charge with waiver of the annual deductible.	100% of the Negotiated Charge with waiver of the annual deductible.	100% of the Recognized Charge with waiver of the annual deductible.
X-Ray & Lab	90% of the Negotiated Charge	80% of the Negotiated Charge	65% of the Recognized Charge
Emergency Room	100% of the Negotiated Charge after \$100 copay (waived if admitted)	100% of the Negotiated Charge after \$100 copay (waived if admitted)	100% of the Recognized Charge after \$100 deductible(waived if admitted)
In-patient Hospitalization	90% of the Negotiated Charge after a \$300 copay per admission	80% of the Negotiated Charge after a \$300 copay per admission,	65% of the Recognized Charge after a \$300 deductible per admission,
Therapy Expenses	90% of the Negotiated Charge	80% of the Negotiated Charge	65% of the Recognized Charge
Mental Health & Substance Abuse Outpatient Expense	100% of the Negotiated Charge after a \$10 copay.	100% of the Negotiated Charge after a \$25 copay.	65% of the Recognized Charge
Durable Medical Equipment Expense	80% of the Negotiated Charge	80% of the Negotiated Charge	80% of the Recognized Charge
Maternity Expense	Payable as any other condition	Payable as any other condition	Payable as any other condition
Prescription Drug Retail: 30 Day Supply	100% of the Negotiated Charge after copays of:	100% of the Negotiated Charge after copays of:	100% of the Recognized Charge after copays of:
Policy Year Maximum-\$500,000	Generic: \$20 Preferred Brand Name: \$30 Non-Preferred Brand Name: \$40	Generic: \$20 Preferred Brand Name: \$30 Non-Preferred Brand Name: \$40	Generic: \$20 Preferred Brand Name: \$30 Non-Preferred Brand Name: \$40
	<b>Brand Name Female Contraceptive Drugs or Devices will be covered at 100% of the Negotiated Charge, with waiver of copay, if a Generic Prescription Drug or Device is not available in the same therapeutic drug class or the prescriber specifies Dispense as Written.</b>	Brand Name Female Contraceptive Drugs or Devices will be covered at 100% of the Negotiated Charge, with waiver of copay, if a Generic Prescription Drug or Device is not available in the same therapeutic drug class or the prescriber specifies Dispense as Written.	

Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.

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

- This plan will not pay more than the overall maximum benefit of \$500,000 per condition during the plan year.
- This plan will not pay more than \$500,000 for Prescription Drugs and \$120 for Vision Care Supply 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** 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 Student Medical Insurance Office 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.

**www.aetnastudenthealth.com**

## Where Can I Go for Service

When you need care, consider Schiffert Health Center as your first stop. They can provide many of the routine health services you need.

You also may visit any licensed health care provider directly for covered services in Aetna's Preferred Provider\* network (doctors, specialists, facilities) except that specific Plan restrictions on certain services may apply.

However, when you visit Schiffert Health Center first, you'll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit **www.aetnastudenthealth.com**.

\*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.

## How Much Does It Cost?

Coverage	Annual	Spring
	8/1/13-7/31/14	1/1/14-7/31/14
Student	\$1,798	\$1,049
Student + Spouse	\$4,868	\$2,840
Student + Child(ren)	\$4,295	\$2,506
Family	\$7,365	\$4,296



**Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.**



## 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 each academic year by the published deadline. New incoming Spring Term students must also fulfill this requirement as well.

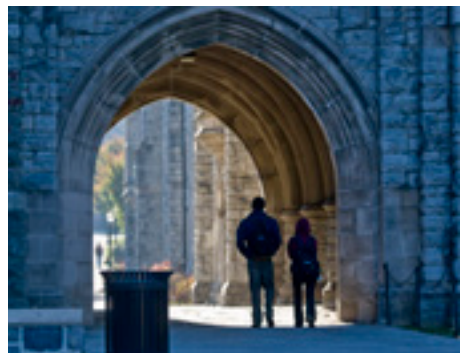
To enroll online in the Virginia Tech health plan, please visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and click on **"Enroll"**. For questions or assistance with enrollment, please call Aetna Student Health at **866-577-7027** or contact the Virginia Tech Student Medical Insurance 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**

Fall	September 30, 2013
Spring	January 31, 2014

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](http://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 services, discounts and programs are subject to change without notice. To learn more about these additional services and search for providers visit,

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

- **At home products discounts:** Get discounts on products and services for your home and family, including the Omron Blood Pressure Monitor which makes it easy for you to track your blood pressure.

- **Books discounts:** Save on books and other items from the American Cancer Society Bookstore, the Mayo Clinic Bookstore and Pranamaya.

- **Fitness discounts:** Get the guaranteed lowest rates on gym memberships and discounts on at-home weight loss programs, home exercise products and equipment and one-on-one health coaching services\* through GlobalFit®.

*\*Provided by WellCall, Inc., through GlobalFit.*

- **Hearing discounts:** Save on hearing exams, hearing aids and other hearing aids, batteries, repairs services from Hearing Care Solutions and HearPO®.

- **Natural products and services discounts:** Get discounts on specialty health care products and services, including online consultations. 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 Systems, Inc. (ASH Systems), a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.*

- **Vision discounts:** Save on eye exams, lenses and frames, contact lenses, LASIK surgery and more when you go to a provider participating in the EyeMed Vision Care network.

- **Weight management discounts:** Get discounts on the CalorieKing® Program and products, eDiets® diet plans, Jenny Craig® weight loss programs and Nutrisystem® weight loss meal plans.

- **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.*

- **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 **[www.AetnaSpecialtyRx.com](http://www.AetnaSpecialtyRx.com)**.

- **Quit Tobacco Cessation Program:** Say good-bye to tobacco and hello to a healthier future! You'll get personal attention in a one on one session or online group from Aetna health professionals that can help find what works for you.



**Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.**



■ **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.

*The discount offers and programs above provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts and programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to a discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.*

■ **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](mailto: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.

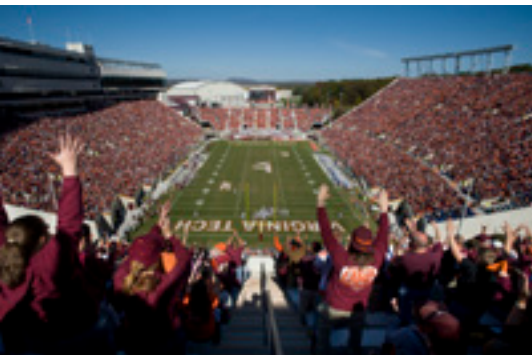
*\*While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics\*\*. Contact your doctor first with any questions or concerns regarding your health care needs. Information is believed to be accurate as of the production date; however, it is subject to change.*

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

*Health programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health/dental care professional. The availability and terms of specific discounts, programs and wellness services are subject to change without notice. Not all discounts, programs are available in all states.*



**Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.**





## 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
- 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](http://www.aetnastudenthealth.com)** to learn more or call **1-866-577.7027**.

Or contact Virginia Tech Student Medical Insurance Office at **SMI@vt.edu** or **540-231-6226**.

Aetna Student Health and OnCall are independent contractors and are not employees or agents of each other or each other's affiliates. For the client's convenience, fees for coverage and services provided by OnCall are included in the rates above; however, OnCall services are not part of the Plan. Aetna Student Health receives a portion

of these fees. For further information regarding amounts retained by Aetna Student Health or any other questions regarding the OnCall program, please contact your account representative.

This material is for information only. Health 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.

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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Visit **[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)** to learn more.



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