

2014-2015 Student Insurance Plan Modifications

Affordable Care Act requirements and VA Essential Health Benefit Benchmarks

- Medical & Pharmacy maximum to Unlimited
- Add coverage for Cochlear implants
- Add coverage for private duty nursing
- Add coverage for sexually transmitted disease expense
- Add coverage for routine/palliative foot care
- Add coverage for convalescent facility expense
- Add coverage for non-prescription enteral formula expense
- Remove age limits from Autism Spectrum Disorder Benefits
- Add coverage for Human Organ and Tissue Transplant Services
- Add coverage for pediatric dental
- Add coverage for vision correction after Surgery or Accident

Plan Modification

- Change Emergency Room Copay \$200
 - We now have 3 urgent care facilities in the NRV
 - 1 Blacksburg – North End Center
 - 2 Christiansburg
 - Copay \$10 to \$25 per visit
- Increase the Out of Pocket Maximum
 - Change to 3,000/6,000 on a combined basis for preferred care and non-preferred care
 - Cost going toward Out of Pocket Maximum
 - Deductible, copay, coinsurance
- Change Pharmacy Benefit to 20/40/60/100/150 with required steerage to Aetna Specialty Pharmacy for Tier 4 copay
 - 100/150 copay are only for Self-injectable, infused and oral specialty drugs
 - These drugs treat complex and chronic diseases
 - Brand name female contraceptive drugs or devices will be covered at 100% of the negotiated charge.

Annual Premium

Student only	\$1,871.00
Student and Spouse	\$5,066.00
Student and Child (ren)	\$4,469.00
Family	\$7,664.00