

# 2015-2016 Student Insurance Plan Modifications

## Plan Modification

- Change Annual Deductible to \$400 per person for In-Network
- Add Annual Deductible \$1,000 per person for Out of Network
  - We now have 3 urgent care facilities in the NRV
    - 1 Blacksburg – North End Center
    - 2 Christiansburg
    - Copay \$25 per visit
- Change Emergency Room Copay \$250
  - We now have 3 urgent care facilities in the NRV
    - 1 Blacksburg – North End Center
    - 2 Christiansburg
    - Copay \$25 per visit
- Increase the Out of Pocket Maximum
  - Change to 5,000/10,000 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 20/40/60/200 with required steerage to Aetna Specialty Pharmacy for Tier 4 copay
  - \$200 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.
- All services received from Virginia Tech Schiffert Health Center are covered at 100%.

## Annual Premium

Student only	\$2,330.00
Student and Spouse	\$4,660.00
Student and Child	\$4,660.00
Student, Spouse and Child	\$6,990.00
Student and 2+ Children	\$6,990.00
Student, Spouse & 2+ Children	\$9,320.00

**Open Enrollment for the 2015-2016 Academic year begins 7-27-15 thru 9-15-15.**

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