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


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