2016-2017 Student Insurance
Plan Modifications

Plan Modification

- Add Voluntary Dental Insurance Plan to enrolled students and dependents
  - Cost $332/$50 plan deductible
    - Preventive 100%
    - Basic 80%
    - Major 60%

- Annual Deductible to $400 per person for Preferred Care
- Annual Deductible $1,000 per person for Non-Preferred Care
  - We now have 3 urgent care facilities in the NRV
    - 1 Blacksburg – North End Center
    - 2 Christiansburg
    - Copay $25 per visit

- Physician or Specialist Office Visit expense copay $25

- Change Emergency Room Copay $300
  - 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 5,750/11,500 on a combined basis for preferred care and non-preferred care
    - Cost going toward Out of Pocket Maximum
      - Deductible, copay, coinsurance

- 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

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium</th>
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<tbody>
<tr>
<td>Student only</td>
<td>$2,555.00</td>
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<tr>
<td>Student and Spouse</td>
<td>$5,110.00</td>
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<tr>
<td>Student and Child</td>
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<tr>
<td>Student, Spouse and Child</td>
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<tr>
<td>Student and 2+ Children</td>
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<td>Student, Spouse &amp; 2+ Children</td>
<td>$10,220.00</td>
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Open Enrollment for the 2016-2017 Academic year begins 7-22-16 thru 9-15-16
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