2018-2019 Student Insurance Plan

- Voluntary Dental Insurance Plan increase Policy Year Maximum to $1250
  - Cost $365/$50 plan deductible
  - Preventive 100%
  - Basic 80%
  - Major 60%

- Annual Deductible to $450 per person for Preferred Care
- Annual Deductible $1,000 per person for Non-Preferred Care
  - We 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

- Emergency Room Copay $300
  - We have 3 urgent care facilities in the NRV
    - 1 Blacksburg – North End Center
    - 2 Christiansburg
    - Copay $25 per visit

- 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 15/45/75/250 with required steerage to Aetna Specialty Pharmacy for Tier 4 copay
  - $250 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>Category</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student only</td>
<td>$3,175.00</td>
</tr>
<tr>
<td>Student and Spouse</td>
<td>$6,350.00</td>
</tr>
<tr>
<td>Student and Child</td>
<td>$6,350.00</td>
</tr>
<tr>
<td>Student, Spouse and Child</td>
<td>$9,525.00</td>
</tr>
<tr>
<td>Student and 2+ Children</td>
<td>$9,525.00</td>
</tr>
<tr>
<td>Student, Spouse &amp; 2+ Children</td>
<td>$12,700.00</td>
</tr>
</tbody>
</table>

Open Enrollment for the 2018-2019 Academic year begins 7-16-18 thru 9-10-18

www.aetnastudenthealth.com