

# Aetna Student Health Portal Guide

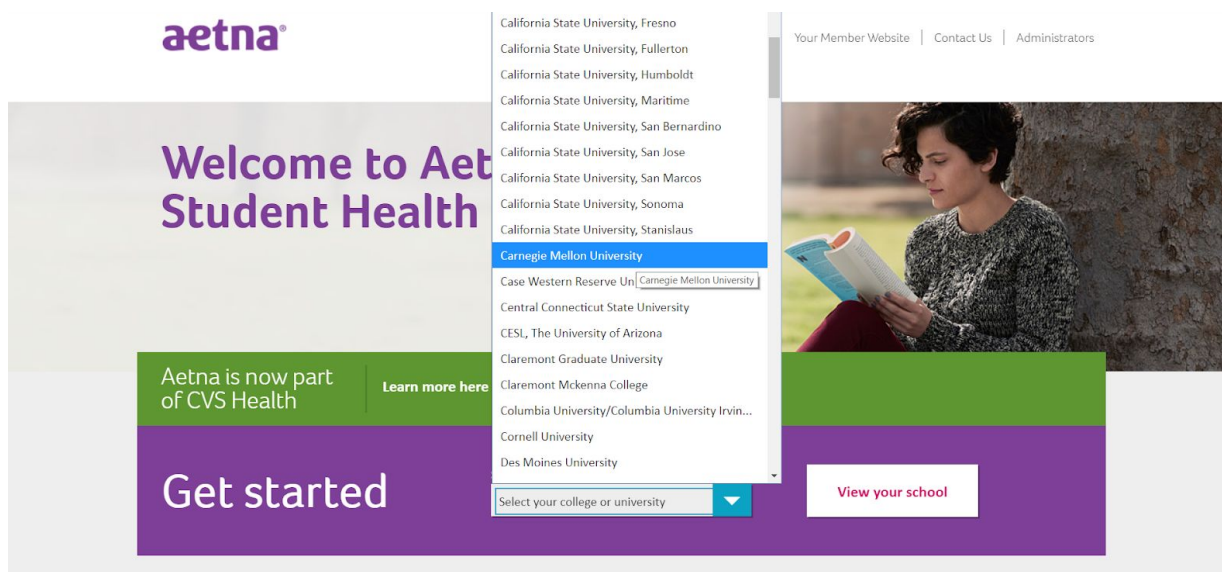
*Coverage Period for Annual Enrollment is 08/01/2018 (12:01 AM) until 07/31/2019 (11:59 PM).  
CMU SHIP is provided through Aetna, Inc. a US-based, nationwide insurance company*

<b>Navigation Questions</b>	<b>2</b>
Q: How do I find the portal?	2
Q: How can I see my most current ID card?	4
<b>Finding a Provider</b>	<b>5</b>
Q: How can I find a doctor or other medical professional who is in my network?	5
Q: How can I figure out exactly which type of specialist I should see?	7
Q: How can I talk to a medical professional remotely?	8
Q: What can the Teladoc functionality do?	8
Q: What are some common uses of Teladoc?	8
Q: Does Teladoc offer specialist services?	8
Q: Can Teladoc physicians prescribe medication?	9
Q: How much does it cost to use Teladoc?	9
Q: Where can I find answers to additional Teladoc questions I might have?	9
<b>Cost and Insurance Questions</b>	<b>9</b>
Q: How can I understand whether the service I need will be covered, and if so, at what percentage?	9
<b>Confirm with your provider all coverage information that you find.</b>	<b>13</b>
Q: How can I estimate what the cost of care for a specific medical condition might be?	13
<b>Administrative Questions</b>	<b>14</b>
Q: What is a health insurance claim?	14
Q: How can I file a claim?	14
Q: How can I tell whether I will need pre-certification for a specific type of care?	16
Q: How can I find a record of my past visits?	17
Q: How do I view my previous claims?	18
<b>Prescription Drug Questions</b>	<b>18</b>
Q: How do I view my prescription drug benefits, specifically?	18
Q: How can I estimate ahead of time what my costs for a specific prescription drug might be?	19
Q: How can I find additional information about specific prescription drugs?	20
Q: How do I view previous pharmacy claims?	20

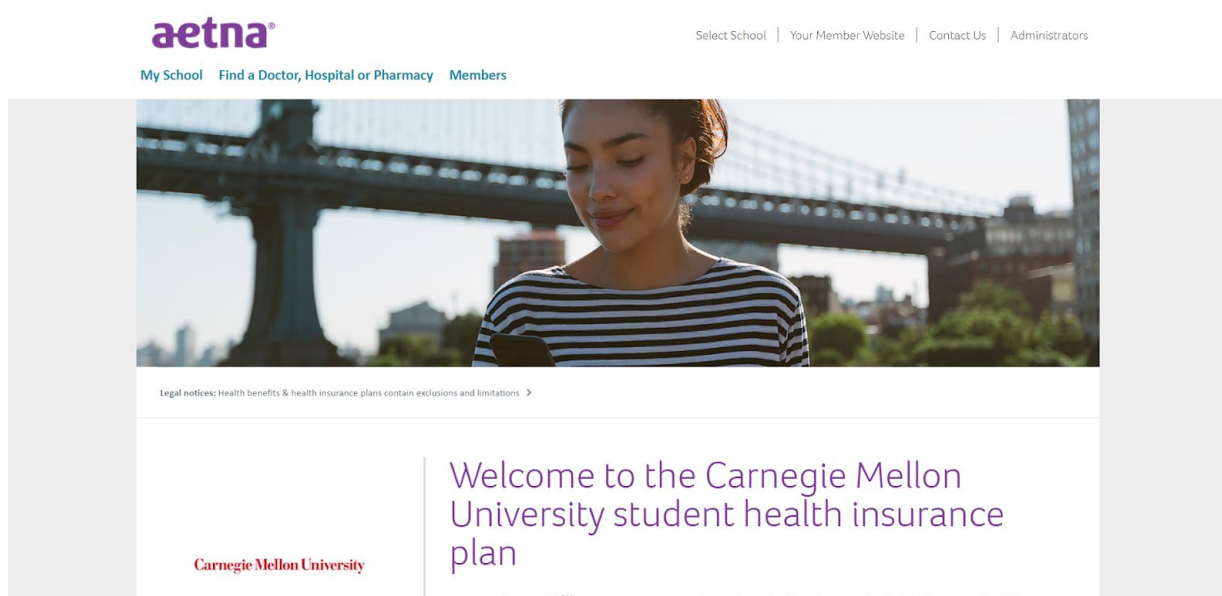
# Navigation Questions

## Q: How do I find the portal?

A: Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Select Carnegie Mellon University in the “Select your college or university” dropdown.



Scroll to the bottom of the resulting page and click the “Aetna Secure Member Website” link.



↓ Scroll Down ↓



### Aetna Secure Member Website >

Use this convenient tool to easily find Aetna participating network providers.

### International Students >

Are you a student coming to the United States? Find out what you need to know about your school health insurance plan.

### Cover U >

Overwhelmed by health insurance? We've got you covered.

Home  
Privacy Notices

Nondiscrimination Notice  
Accessibility Services

Legal Statement  
Legal Notices

About Us  
Careers

Contact Us  
FAQs

Log in on the following page.

## Your Member Website

Home | Carnegie Mellon University > Members > Your Member Website

### You've got healthy handled

When you're an Aetna member, you get tools and resources to help you manage your health and your benefits. Plan information and cost-saving tools are in one place on your Aetna member website.

Register or login

Important tip:  
Just click the member ID button and enter your member ID or student ID. No SSN is needed. For ZIP code, simply use the one on file with our school.



The portal should resemble the image below:



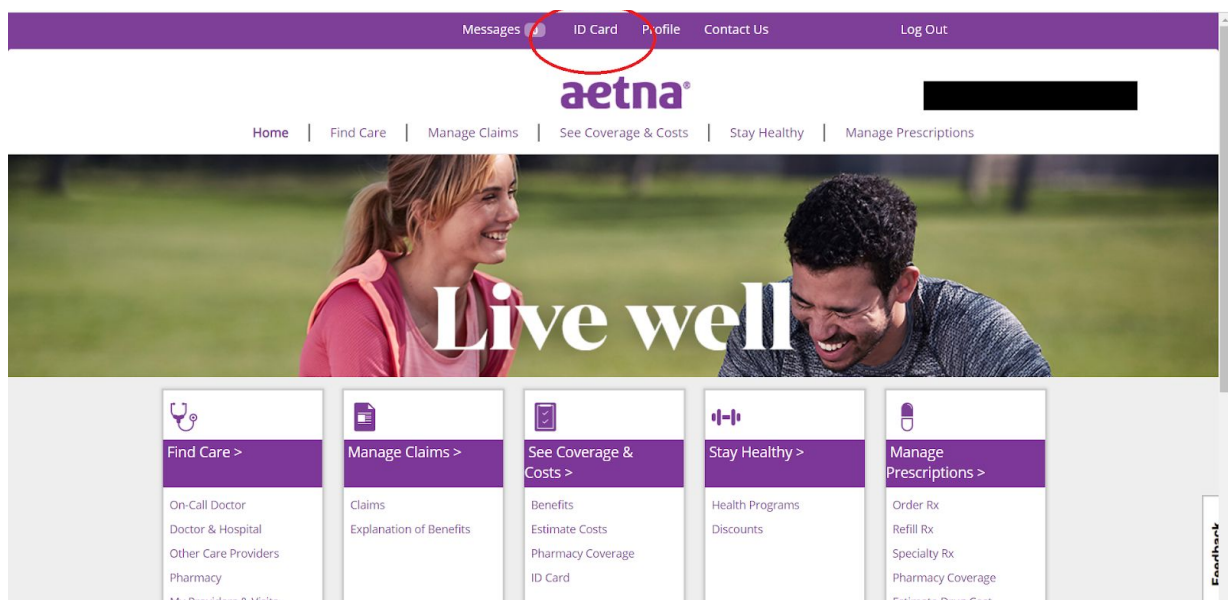
You can also simplify the above steps by visiting

<https://www.aetnastudenthealth.com/en/school/867853/members/your-member-website.html>

and logging in from there.

## Q: How can I see my most current ID card?

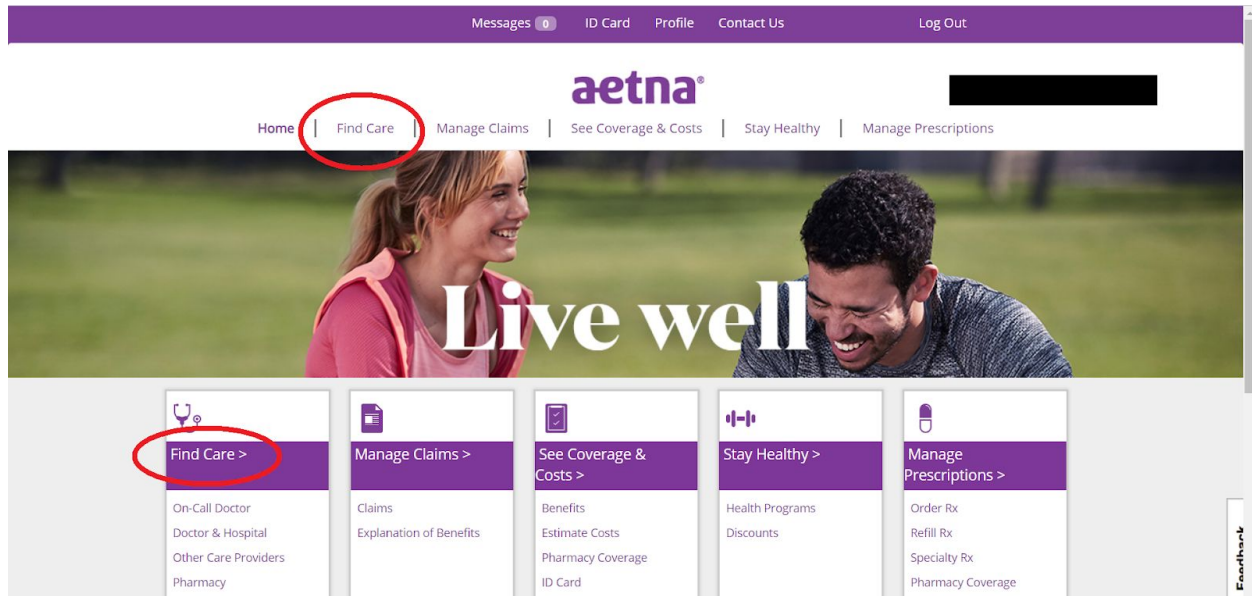
A: Click the “ID Card” link at the top of the portal. This is particularly useful if you have lost your physical ID card.



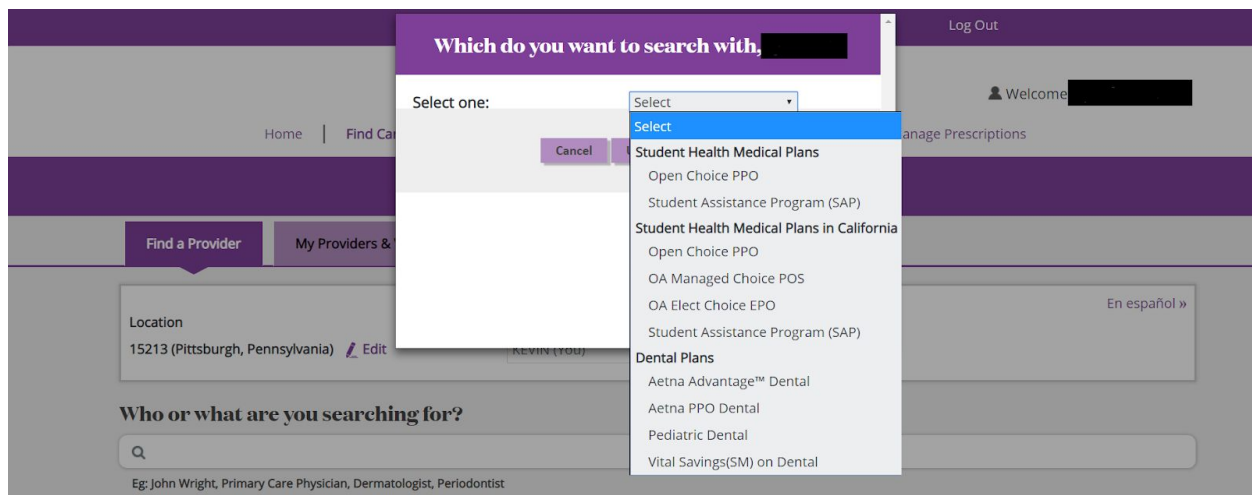
# Finding a Provider

**Q: How can I find a doctor or other medical professional who is in my network?**

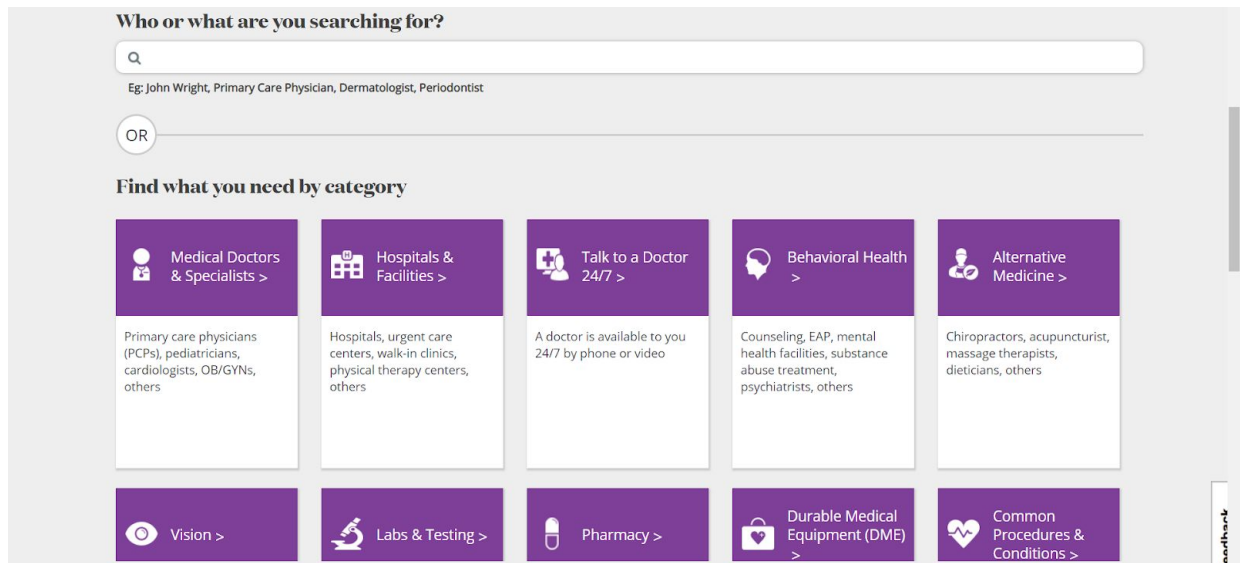
**A: Click one of the two portal links titled “Find Care”.**



If prompted, designate your specific insurance plan. If using your health insurance, your plan will likely be “Student Choice PPO.” If using your dental or vision insurance, it will be a different option.



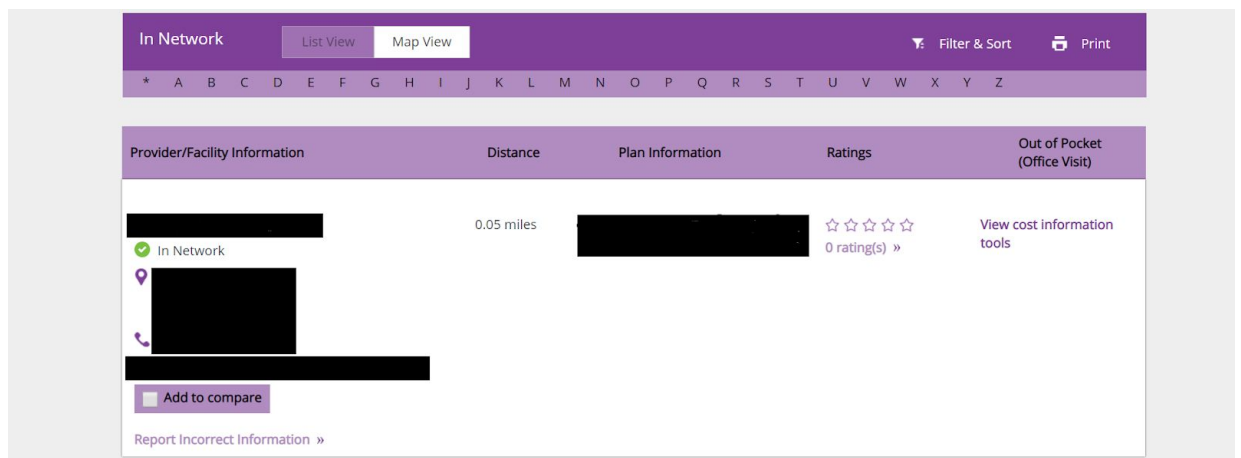
Use the search bar to enter the information that you want to use for your search with OR click on one of the links in the boxes below the bar.



These boxes include:

- Medical Doctors & Specialists: Lists primary care doctors, specialists AND other medical professionals such as physical therapists, acupuncturists, and chiropractors
- Hospitals & Facilities: Allows search by location, including hospitals but also urgent care centers, physical therapy clinics, and more
- Behavioral Health: Shows providers and facilities that offer mental health treatment
- Common Procedures & Conditions: Allows searching by specific medical condition for providers with expertise in treating such a condition
- Pharmacy: Search a directory of pharmacies

The entries for each provider or location will prominently display whether they are in-network, as seen below:

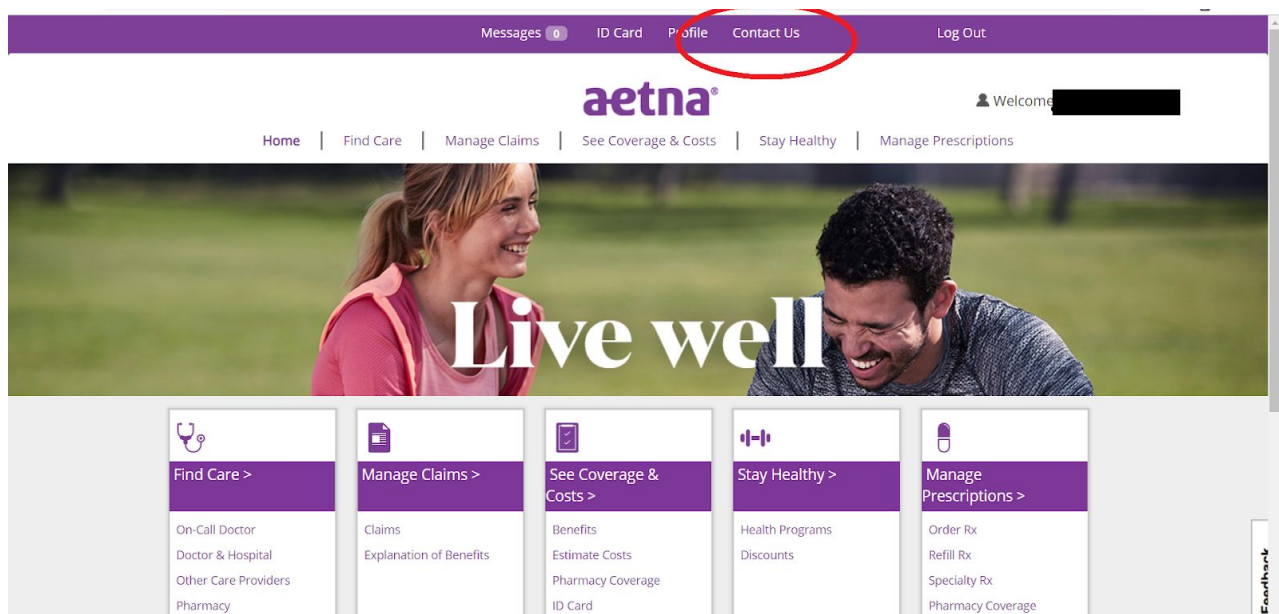


Note that:

- Even if a provider or location is listed as in-network, you should confirm independently with them that they and all medical professionals you might encounter during the course of your visit are in-network.
- You cannot directly make an appointment through this portal. Rather, you need to use the contact information provided for each professional.

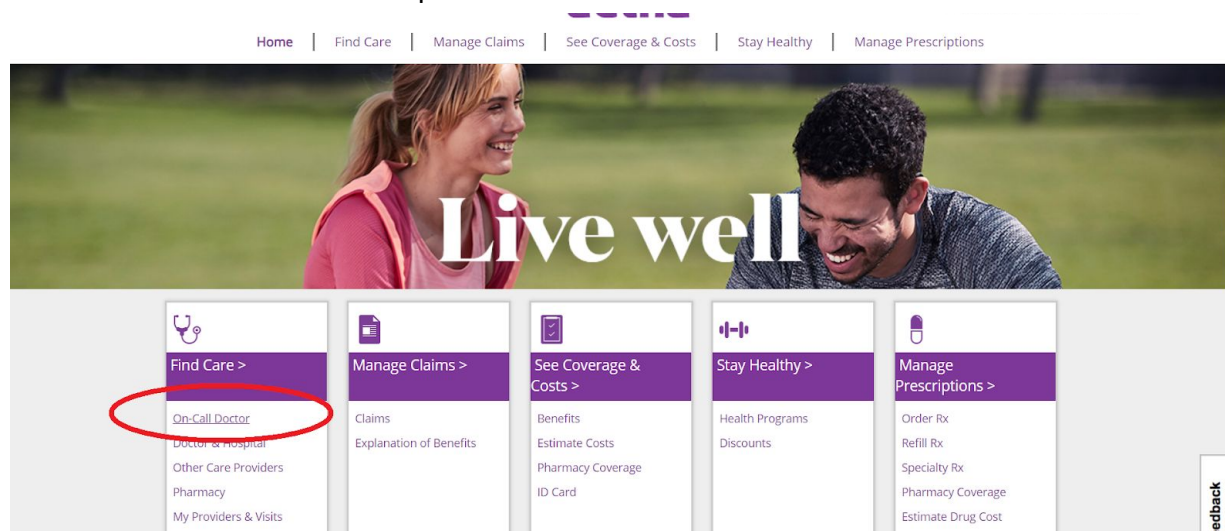
### Q: How can I figure out exactly which type of specialist I should see?

A: This can be done in person at UHS. However, if necessary it can be done virtually by clicking the “Contact Us” link on the very top of the portal and using the appropriate phone number or live chat function to talk to an Aetna representative.



## Q: How can I talk to a medical professional remotely?

A: Through the Teladoc functionality, which can be found in several ways. The first is through the “On-Call Doctor” link on the portal.



Another option is to click on either of the “Find Care” links and then the box on the subsequent page titled “Talk to a Doctor 24/7.”

## Q: What can the Teladoc functionality do?

A: It allows you to quickly schedule an appointment to talk to a physician by phone or video.

## Q: What are some common uses of Teladoc?

A: Speaking with a physician regarding medical conditions that do not require an emergency room visit, or with a therapist regarding issues such as stress, anxiety, depression, and grief counseling.

## Q: Does Teladoc offer specialist services?

A: This depends on your specific plan. Log in as described in the answer to the “How can I talk to a medical professional remotely?” question to see which specific specialists are available to you.



**Q: Can Teladoc physicians prescribe medication?**

A: In many cases yes, although there are some exceptions for certain medications.

**Q: How much does it cost to use Teladoc?**

A: This depends on your specific plan.

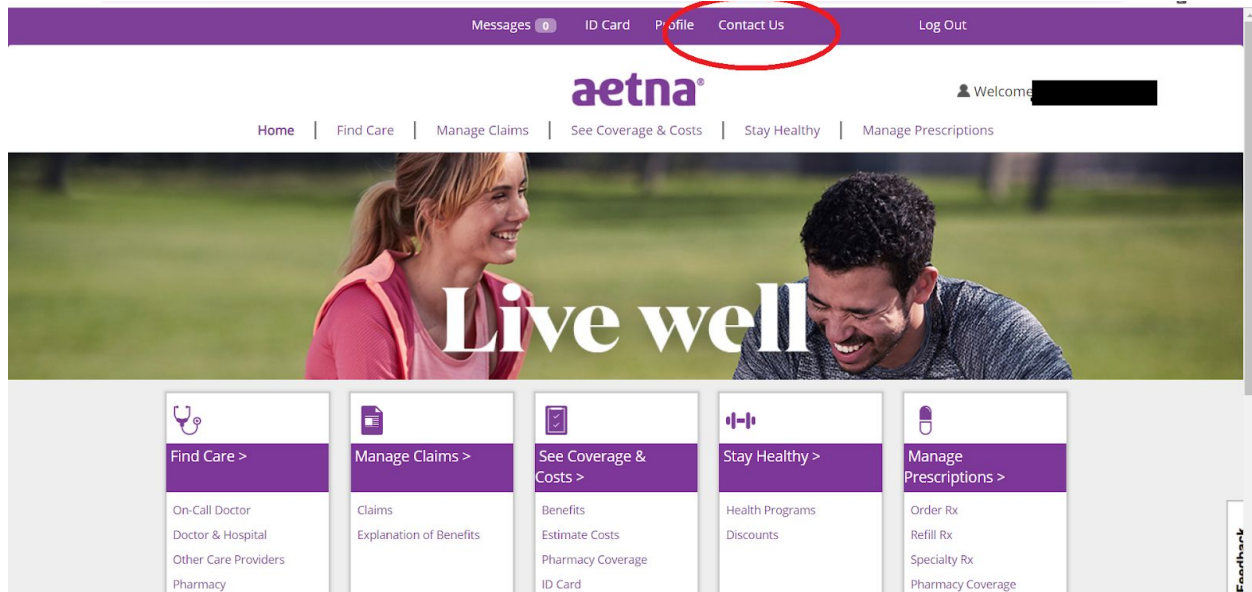
**Q: Where can I find answers to additional Teladoc questions I might have?**

A: See <https://www.teladoc.com/frequently-asked-questions/>

## Cost and Insurance Questions

**Q: How can I understand whether the service I need will be covered, and if so, at what percentage?**

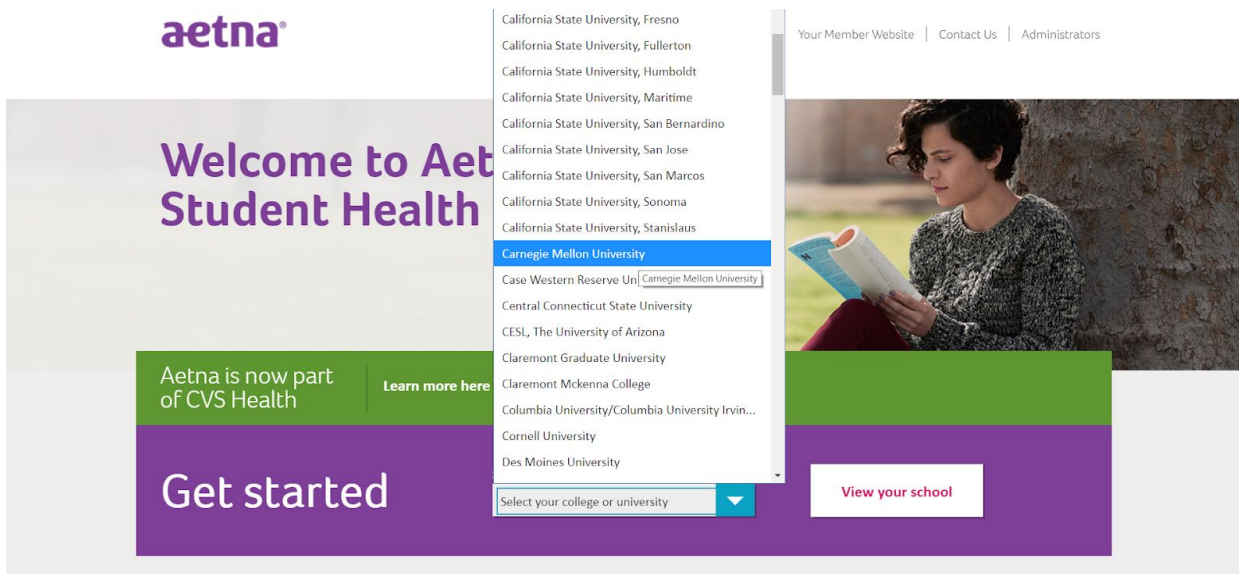
A: The most accurate way is to contact Aetna directly. Click the “Contact Us” link on the very top of the portal and use the appropriate phone number or begin a live chat.



You should confirm with your provider any information you receive through this portal regarding insurance coverage.

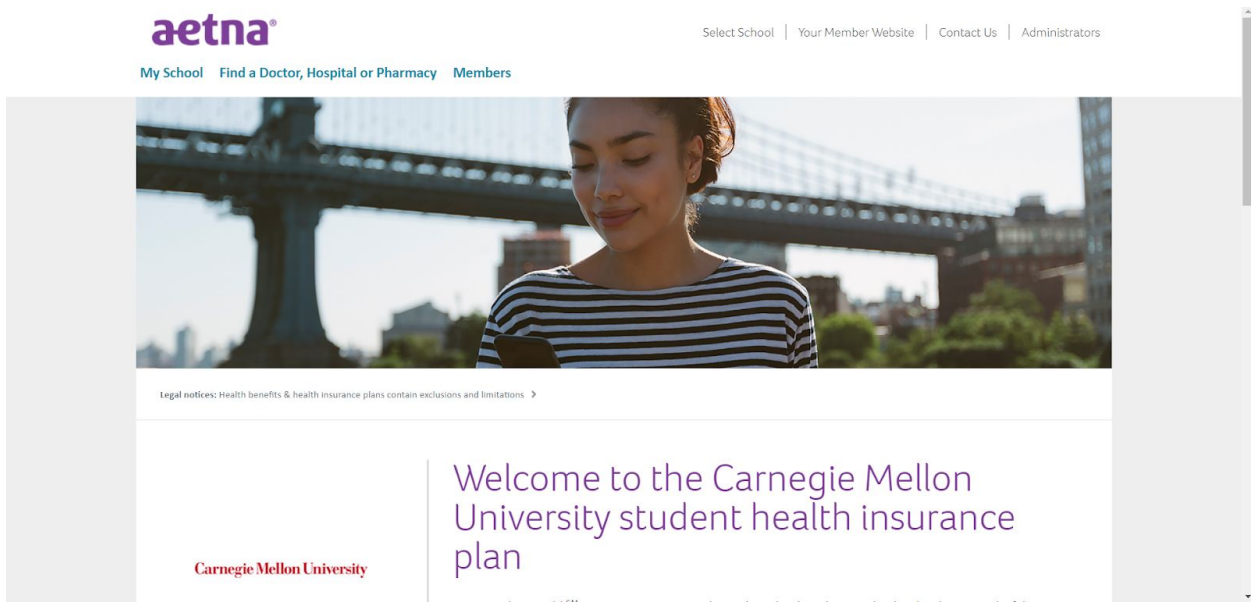
You can also explore your benefits on your own by viewing the “2018-2019 benefits guide”

Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com), select Carnegie Mellon as your school



The screenshot shows the Aetna Student Health website. The Aetna logo is in the top left. The main heading is "Welcome to Aetna Student Health". Below this, there is a green box that says "Aetna is now part of CVS Health" with a "Learn more here" link. A large purple button says "Get started". On the right, there is a photo of a woman reading a book. A dropdown menu is open, listing various universities. "Carnegie Mellon University" is highlighted in blue. Other options include California State University (Fresno, Fullerton, Humboldt, Maritime, San Bernardino, San Jose, San Marcos, Sonoma, Stanislaus), Case Western Reserve University, Central Connecticut State University, CESI, The University of Arizona, Claremont Graduate University, Claremont McKenna College, Columbia University/Columbia University Irvin..., Cornell University, and Des Moines University. At the bottom of the dropdown is a search box with the text "Select your college or university" and a dropdown arrow. To the right of the dropdown is a white button with a red border that says "View your school". In the top right corner, there are links for "Your Member Website", "Contact Us", and "Administrators".

Scroll to the bottom of the page, and click “View your insurance plan details”



The screenshot shows the Aetna Student Health website for Carnegie Mellon University. The Aetna logo is in the top left. In the top right, there are links for "Select School", "Your Member Website", "Contact Us", and "Administrators". Below the logo, there are links for "My School", "Find a Doctor, Hospital or Pharmacy", and "Members". The main image is a photo of a woman in a striped shirt looking at her phone, with a bridge in the background. Below the image is a link for "Legal notices: Health benefits & health insurance plans contain exclusions and limitations". The main heading is "Welcome to the Carnegie Mellon University student health insurance plan". The Carnegie Mellon University logo is in the bottom left.

↓ Scroll Down ↓

Carnegie Mellon University

plan

Aetna Student Health<sup>SM</sup> gives you access to care by working closely with your school and with a network of doctors, hospitals, pharmacies and specialists throughout the country.

For more information, contact customer service at 877-410-6560.



Enroll/Waive >

Enroll in or waive the medical plan and discount program.



Find a doctor, hospital or pharmacy >

Use this convenient tool to easily locate Aetna participating network providers.



Print your ID card >

Do you need an ID card?

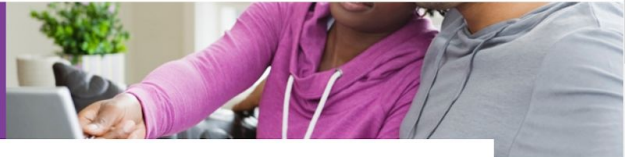


View your insurance plan details >

Find information about your coverage, benefits, deductibles and more.

Read the pdfs titled “2018 - 2019 Carnegie Mellon University Plan Summary of Benefits and Coverage” and “2018 - 2019 Plan Design and Benefits Summary.”

Members



Home | Carnegie Mellon University > Members

Legal notices: Health benefits & health insurance plans contain exclusions and limitations >



Resources for Members

Aetna Student Health<sup>SM</sup> gives you access to care by working closely with your school and with a network of doctors, hospitals, pharmacies and specialists throughout the country.

Enroll/Waive >

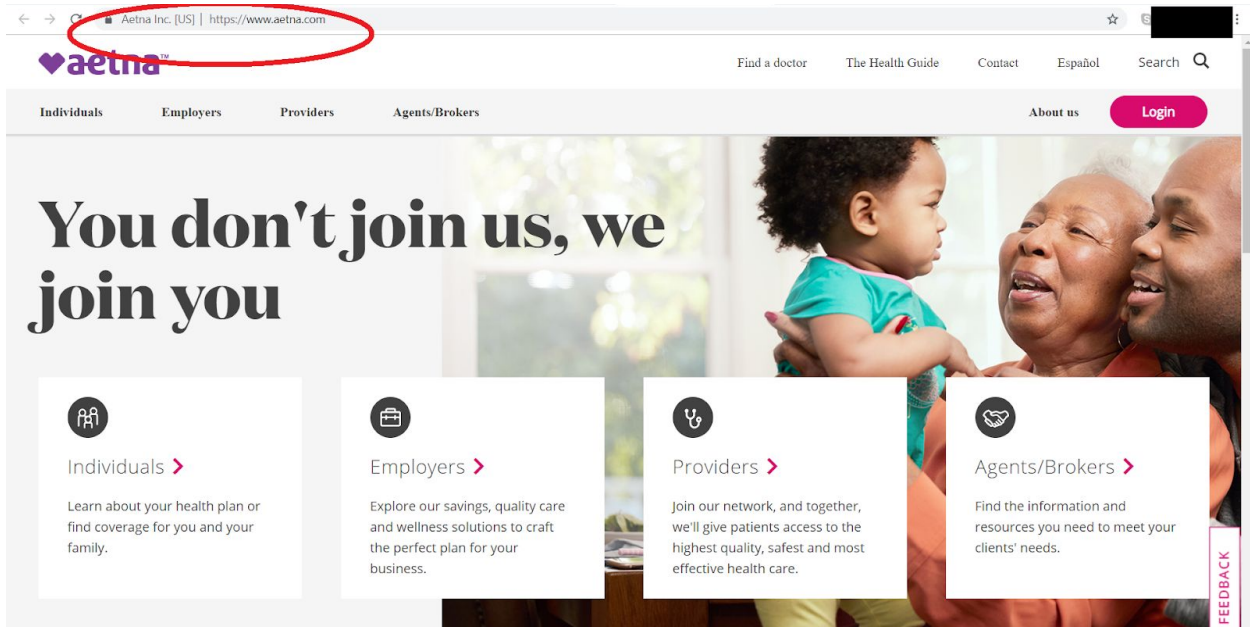
Health programs and tools >

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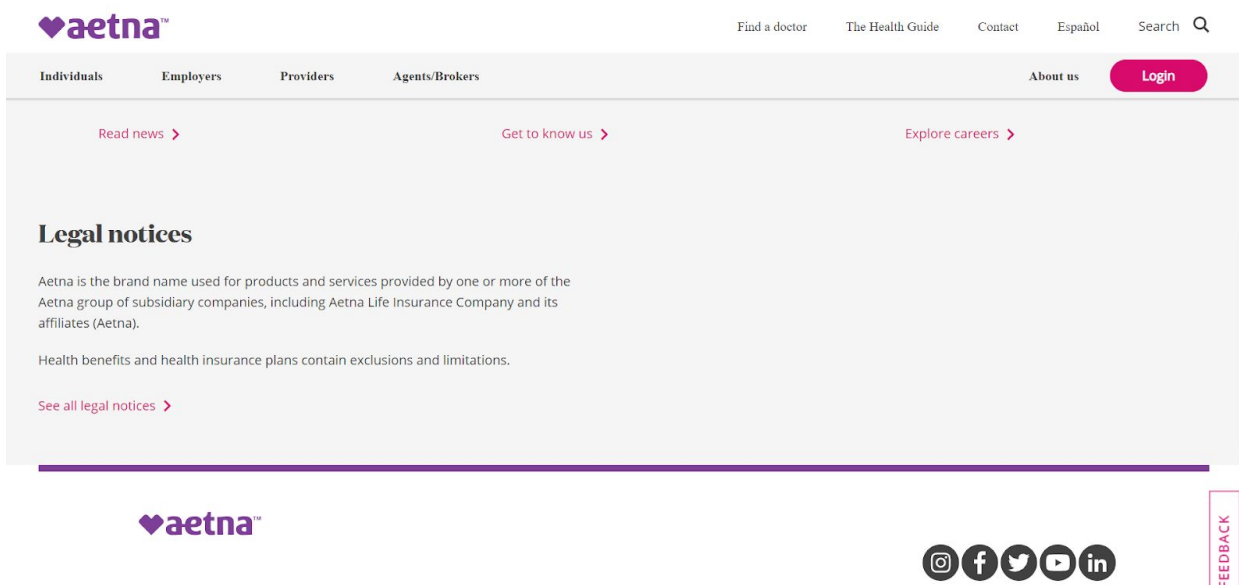
## 2018-2019 Plan Documents and Benefits

- 2018 - 2019 Carnegie Mellon University Plan Summary of Benefits and Coverage
- 2018 - 2019 Plan Design and Benefits Summary - Plan-specific information on services the plan covers, deductibles, premium rates, enrollment and waiver deadline dates, plan limitations and more.
- 2018 - 2019 Member Policy Contract Documents
- 2018 - 2019 Aetna PPO Dental Plan Design and Benefits Summary

For a list of likely exceptions and exclusions (types of care that will not be covered), visit [www.aetna.com](http://www.aetna.com) (not Aetna student health), scroll to the bottom of the page, click the link titled “See all legal notices”, and open any of the documents on the following page that relate to exclusions.



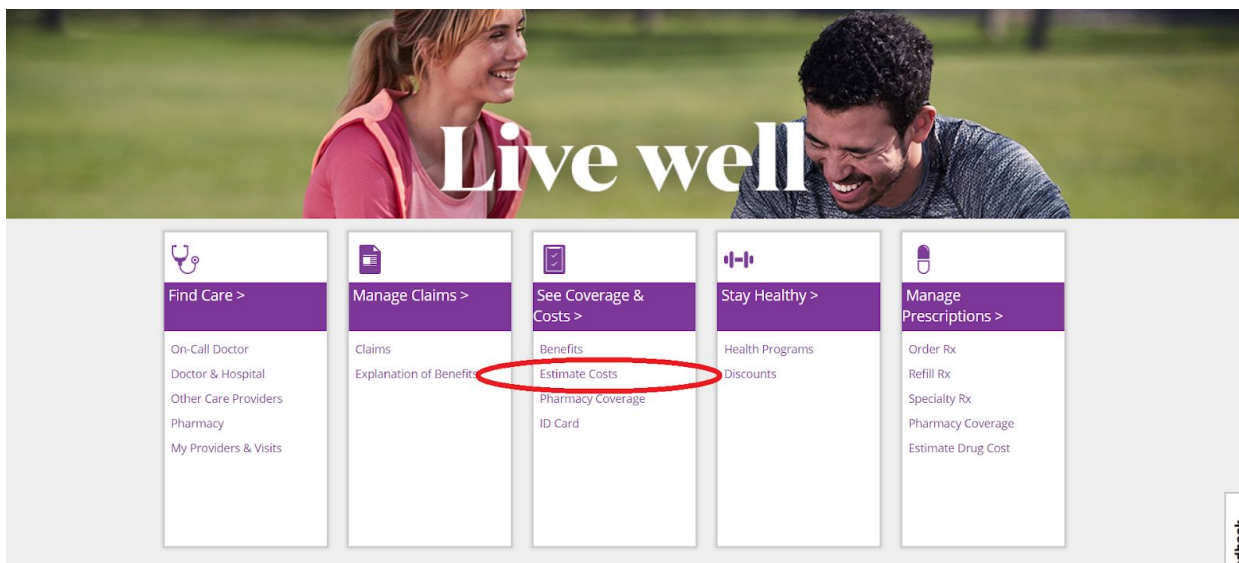
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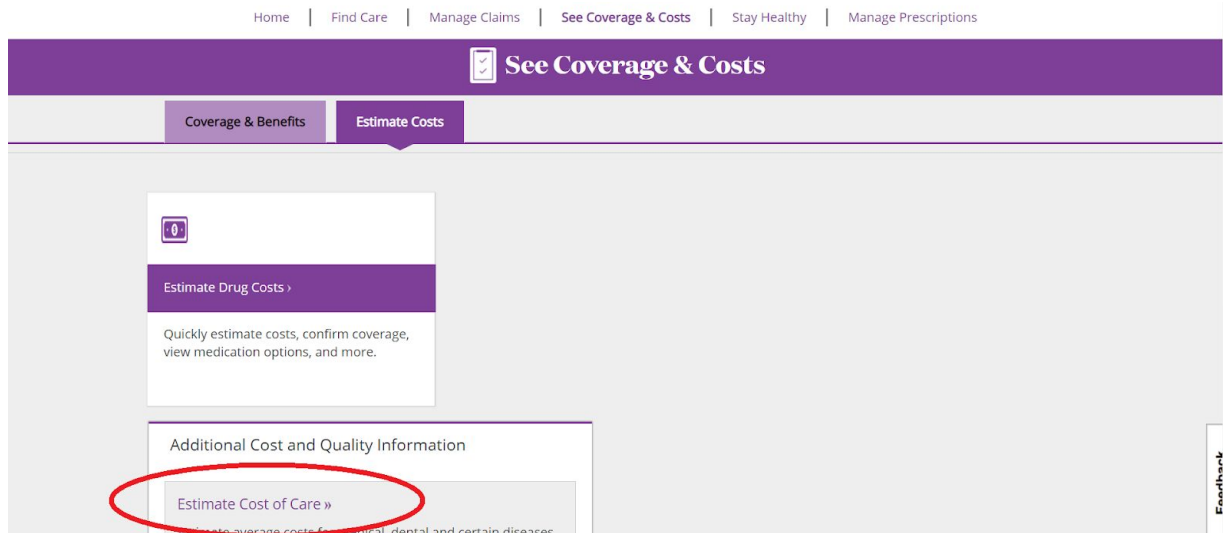
Confirm with your provider all coverage information that you find.

**Q: How can I estimate what the cost of care for a specific medical condition might be?**

A: Within the portal, below the “See Coverage & Costs” link, click the link titled “Estimate Costs”.



On the subsequent page, click the link titled “Estimate Cost of Care”. This gives an **estimate**, not an actual amount, of the cost of in-network care for a given condition.



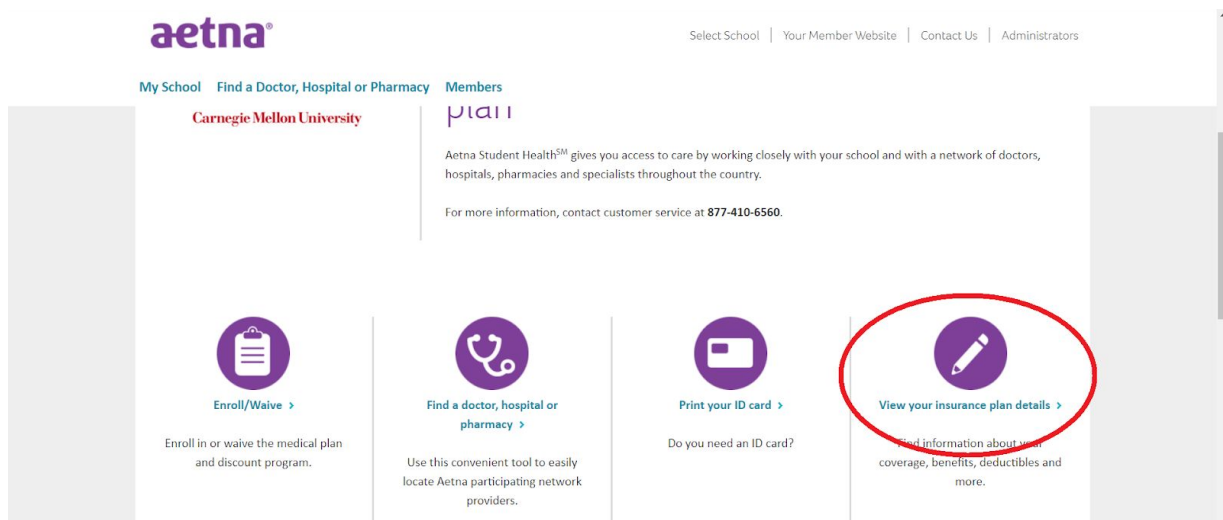
## Administrative Questions

### Q: What is a health insurance claim?

A: It is a form sent to a health insurance company requesting reimbursement for medical care. If you need medical care, either you or the provider will generally submit a claim shortly after you receive the care so that the insurance company reimburses the provider for a portion of the cost before you pay any remaining costs out of pocket.

### Q: How can I file a claim?

A: After selecting Carnegie Mellon from the dropdown menu on the [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) main page, click the link titled “View your insurance plan details.”



On the following page, click the “Resources and forms” link.

**aetna**<sup>®</sup> | Select School | Your Member Website | Contact Us | Administrators

My School | Find a Doctor, Hospital or Pharmacy | Members

## Resources for Members

Aetna Student Health<sup>SM</sup> gives you access to care by working closely with your school and with a network of doctors, hospitals, pharmacies and specialists throughout the country.

- Enroll/Waive >
- Print Your ID Card >
- Travel Assistance >
- Your Member Website >
- Teladoc >
- Health programs and tools >
- Prescriptions >
- Resources and forms >**
- How to use your plan >

Scroll down the following page and click the “Print an Aetna Claim Form” or “Print an Aetna Prescription Drug Claim Form” link.

**aetna**<sup>®</sup> | Select School | Your Member Website | Contact Us | Administrators

My School | Find a Doctor, Hospital or Pharmacy | Members

## Resources and Forms

Home | Carnegie Mellon University > Members > Resources and Forms

### Contact us

All customer service inquiries, including Provider network questions, should be directed to Aetna Student Health. Visit the [Contact Us](#) page to call or email.

### Claim forms

If the Provider does not file the claim directly with Aetna Student Health, then you can file the claim by submitting an Aetna Claim Form along with an itemized bill and proof of payment (if you paid for the service) immediately after treatment to us. Always retain copies for your records.

The documents listed below are in PDF format.

[Print an Aetna Claim Form >](#)

↓ Scroll Down ↓

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If the Provider does not file the claim directly with Aetna Student Health, then you can file the claim by submitting an Aetna Claim Form along with an itemized bill and proof of payment (if you paid for the service) immediately after treatment to us. Always retain copies for your records.

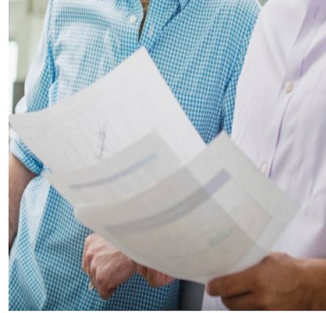
The documents listed below are in PDF format.

[Print an Aetna Claim Form >](#)

For prescription drug claims, to receive reimbursement, you will need to submit a claim form and the prescription receipt to Aetna.

[Print an Aetna Prescription Drug Claim Form >](#)

Fax your completed Aetna Prescription Drug Claim form and receipts to **1-888-472-1128** or mail it to:



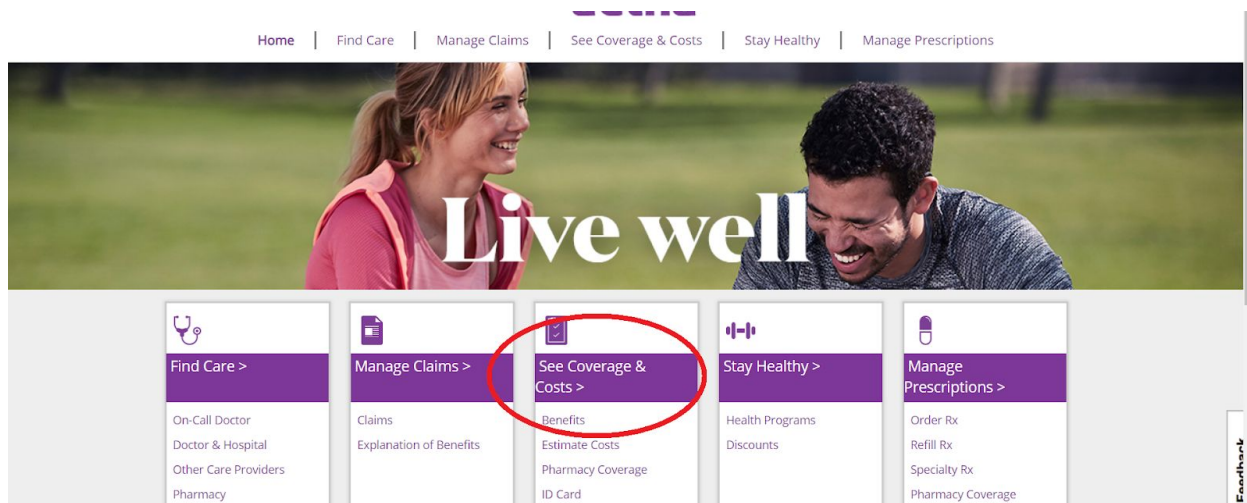
Follow the directions on the form to complete it. The form itself gives mailing instructions, however you can also send it digitally as follows:

- Click the “Messages” link at the very top of the portal. Compose and send a message regarding your claim, using the form as an attachment.
- Save your form for your records, as messages are deleted after two years.

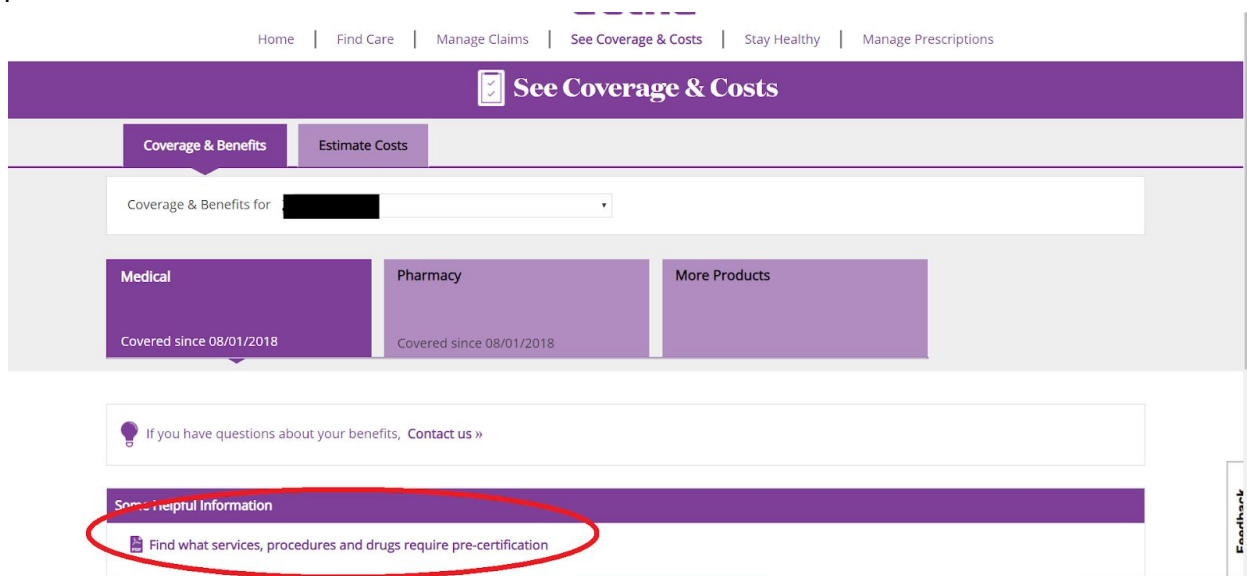
**Q: How can I tell whether I will need pre-certification for a specific type of care?**

**A: Click the “See Coverage & Costs” page on the main page.**



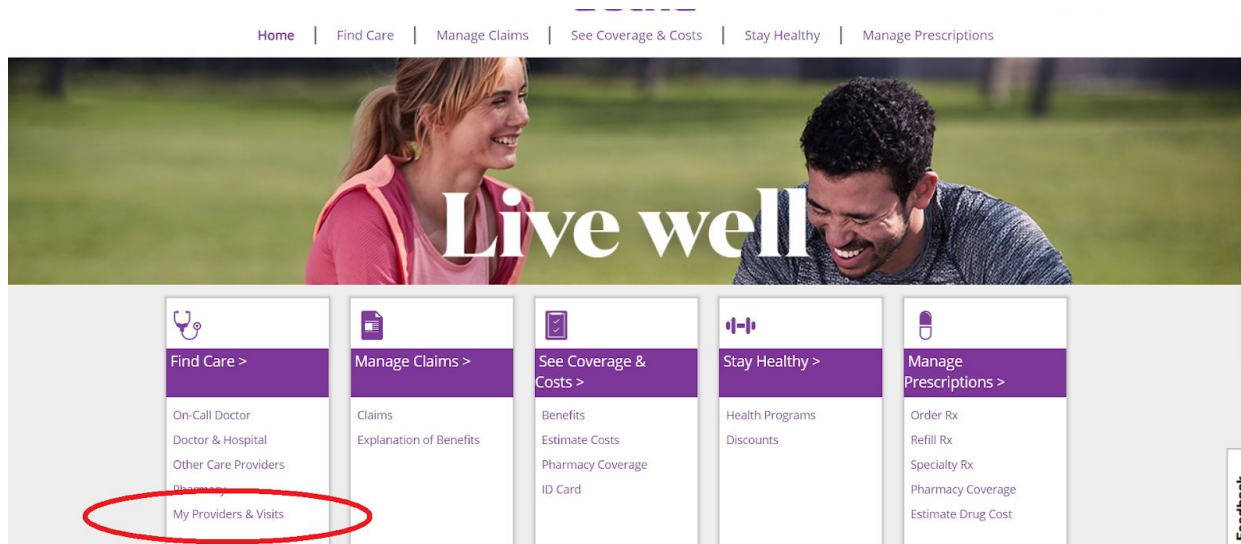


From the resulting page, check the link titled “Find what services, procedures, and drugs require pre-certification.”



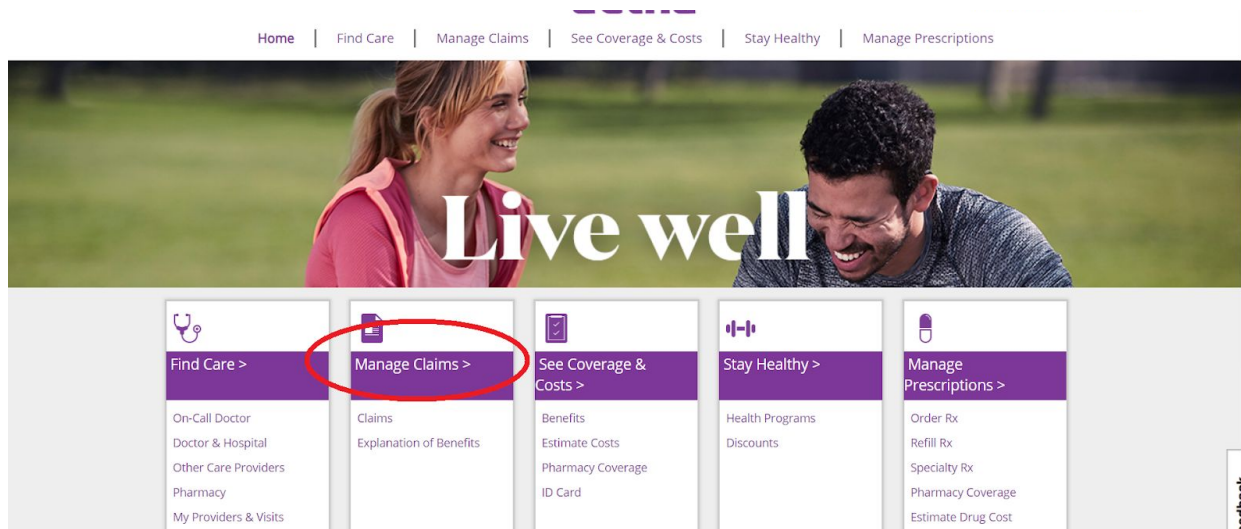
**Q: How can I find a record of my past visits?**

A: Click on the “My Providers & Visits” link under “Find Care”. (Note: This is not the same as viewing previous claims. See next question.)



## Q: How do I view my previous claims?

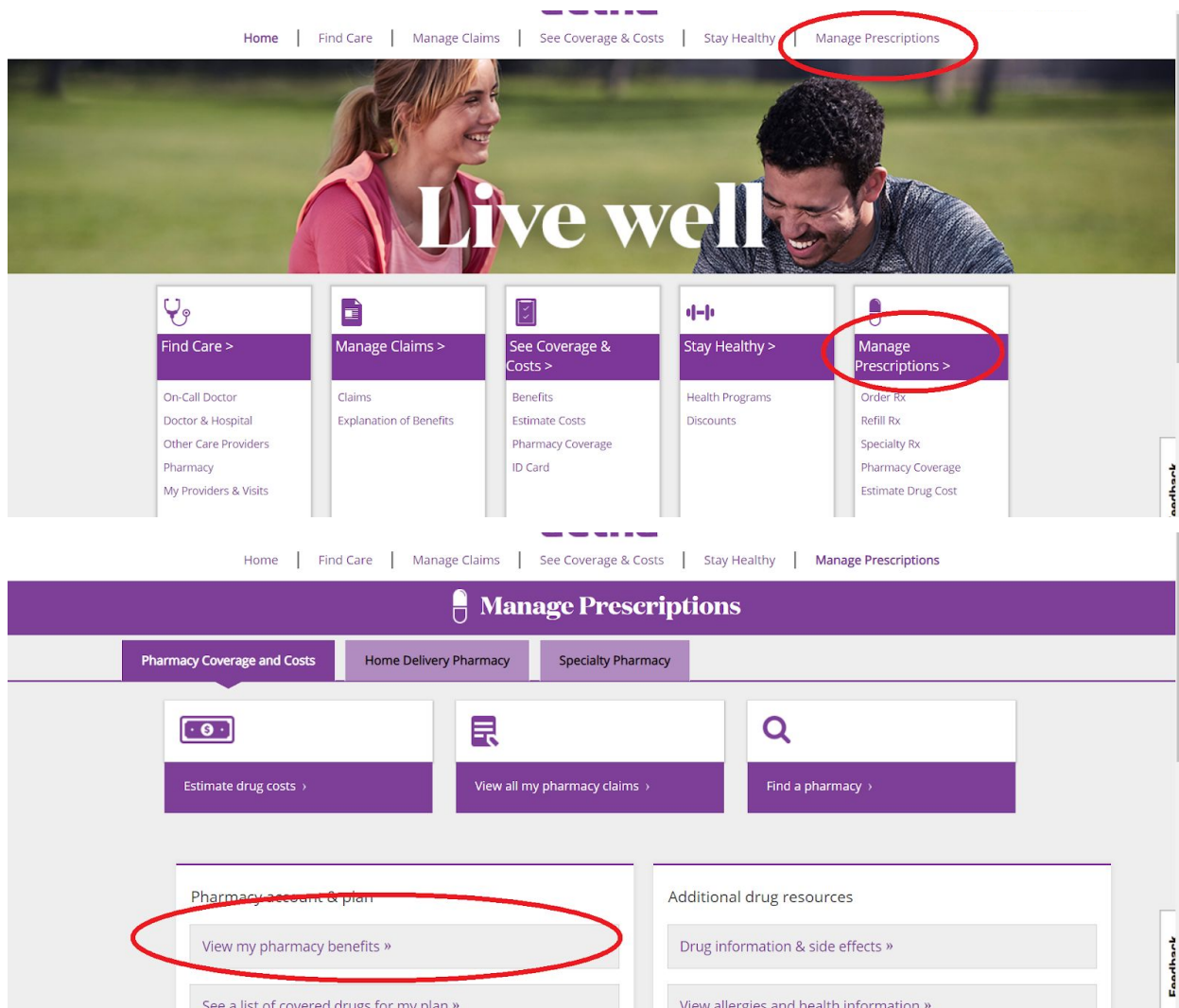
A: Click the “manage claims” link on the portal. The resulting page will provide records of the claims as well as an “Explanation of Benefits” tab that delineates whether specific medical services were covered or not.



## Prescription Drug Questions

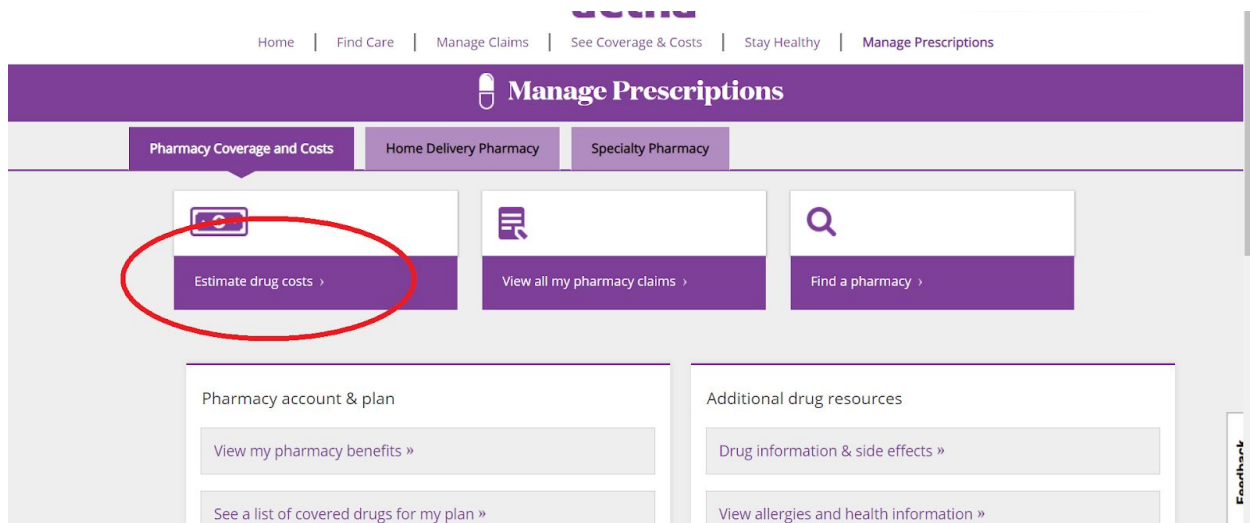
### Q: How do I view my prescription drug benefits, specifically?

A: Click either of the portal links titled “Manage Prescriptions”, then click “View my pharmacy benefits.” This also links to other administrative options like requesting a new prescription.



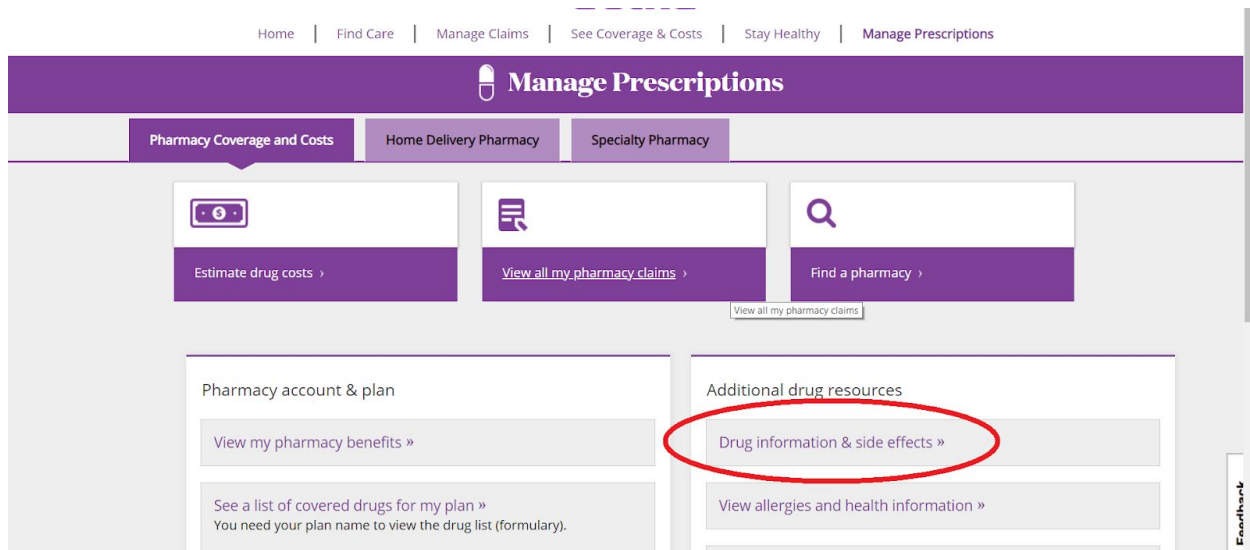
**Q: How can I estimate ahead of time what my costs for a specific prescription drug might be?**

A: Click “Manage Prescriptions” (see previous question), and then on the following page, “estimate drug costs”. Note that in the given menu, the default option is the closest pharmacy to the university. Therefore, prices may change if you use the “change pharmacy” link to select a different pharmacy.



**Q: How can I find additional information about specific prescription drugs?**

A: Click “Manage Prescriptions”, then “Drug information & side effects”. This page gives information about prescription and over-the-counter options for a given drug (by drug name or condition), and offers a pill identifier and an option to check known drug interactions.



**Q: How do I view previous pharmacy claims?**

A: After clicking “Manage Prescriptions”, click “View all my pharmacy claims”. This page contains an Explanation of Benefits as well.

## Manage Prescriptions

Pharmacy Coverage and Costs

Home Delivery Pharmacy

Specialty Pharmacy



Estimate drug costs >



View all my pharmacy claims >



Find a pharmacy >

### Pharmacy account & plan

View my pharmacy benefits »

See a list of covered drugs for my plan »

### Additional drug resources

Drug information & side effects »

View allergies and health information »