Student Health Insurance Program Overview
Topics of Discussion

- Frequently Used Insurance Terms
- A closer look at the Student Health Insurance Plan
- University Health Services
- Vision/Dental Services
- Travel Assistance Services
- Online Tools and Resources for Members
- Important Contact Information
- Questions
Frequently Used Insurance Terms

**Preferred Care Provider**- A health care provider that has contracted to furnish services or supplies for a Negotiated Charge, but only if the provider is, with Aetna’s consent, included in the directory as a Preferred Care Provider.

**Copay** - This is a fee charged to a person for Covered Medical Expenses.

**Deductible**- The amount of Covered Medical Expenses that are paid by each Covered Person during the Policy Year before benefits are paid.

**Coinsurance**- The total amount of covered expenses payable by the member under the insurance plan.
# Highlights of the Carnegie Mellon Plan

![Image of the table](image.png)

<table>
<thead>
<tr>
<th>Preventive Care</th>
<th>Routine Preventive Care Covered at 100% when you stay within the Aetna Preferred Provider Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contraceptive Coverage</td>
<td>Covered at 100% with no cost share as outlined in Aetna's Women's Contraceptive Drugs and Devices List</td>
</tr>
<tr>
<td>Worldwide Assistance Services</td>
<td>Travel Assistance Services through On Call International including Medical Evacuation and Repatriation Services</td>
</tr>
<tr>
<td>Aetna Navigator®</td>
<td>As an Aetna member, you have access to Aetna Navigator®, your secure member website, packed with personalized claims and Health Discounts &amp; Resources</td>
</tr>
</tbody>
</table>

2016-2017 Policy Year Benefits 8/1/2016 – 7/31/2017
# Your health plan: A closer look

<table>
<thead>
<tr>
<th>Services</th>
<th>Benefit Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Maximum</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>
| Annual Deductible (per Person)                       | Preferred Care (PC): None  
Non-preferred Care (NPC): $250 individual; $500 family                                                                                      |
| Annual Out of Pocket Maximum (per Person)            | $5,000 per Covered person; $10,000 per family                                                                                            |
| Inpatient Hospital Room and Board Expense            | PC: After a $150 copay, 100% of the Negotiated Charge  
NPC: After a $150 deductible, 80% of the Recognized Charge                                                                                      |
| Walk-in Clinic Visit Expense                         | PC: After a $25 copay, 100% of the Negotiated Charge  
NPC: 80% of the Recognized Charge                                                                                                                  |
| Emergency Room Expense                               | PC: After a $125 copay per visit (waived if admitted), 80% of the Negotiated Charge  
NPC: After a $125 deductible per visit (waived if admitted), 100% of the Recognized Charge                                                                  |
## Your health plan: A closer look

<table>
<thead>
<tr>
<th>Services</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Physician/Specialist Office Visit Expense</td>
<td>PC: After a $25 copay, 100% of the Negotiated Charge NPC: 80% of the Recognized Charge</td>
</tr>
<tr>
<td>Routine Physical Exam Expense</td>
<td>PC: 100% of the Negotiated Charge NPC: 80% of the Recognized Charge</td>
</tr>
<tr>
<td>Lab and X-Ray Expense</td>
<td>PC: After a $25 copay, 100% of the Negotiated Charge NPC: 80% of the Recognized Charge</td>
</tr>
<tr>
<td>High Cost Imaging (MRI, CAT scan, PET scan)</td>
<td>PC: After a $40 copay, 100% of the Negotiated Charge NPC: 80% of the Recognized Charge</td>
</tr>
<tr>
<td>Prescription Medicine Expenses</td>
<td>100% following a $15 Generic copay or $35 Preferred Brand Name copay $65 Non-preferred Brand Name copay</td>
</tr>
</tbody>
</table>
## Your health plan: A closer look

<table>
<thead>
<tr>
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<th>Benefit level</th>
</tr>
</thead>
</table>
| Inpatient Treatment of Mental and Nervous Disorders and Substance Abuse Expense | PC: After a $150 per admission copay, 100% of the Negotiated Charge  
NPC: After a $150 per admission deductible, 80% of the Recognized Charge |
| Outpatient Treatment of Mental and Nervous Disorders and Substance Abuse Expense | PC: 100% of the Negotiated Charge  
NPC: 80% of the Recognized Charge |
University Health Services

Carnegie Mellon University Health Services – (412) 268-1257

Located at the intersection of Forbes and Morewood, on the ground floor of Morewood E Tower

**Academic year (starts 8/29/2016) hours:**
Mon, Tues, Wed: 8:30 a.m. – 7:00 p.m.
Thurs: 10:00 a.m. – 7:00 p.m.
Fri: 8:30am – 5:00pm
Sat: 11:00am – 3:00pm

**Summer/Recess hours:**
Mon, Tues, Wed, Fri: 8:30 a.m. – 5:00 p.m.
Thurs: 10:00 a.m. – 5:00 p.m.
Voluntary Dental and Vision Highlights

Dental Care

- Deductible: $100 individual, $300 family
- Preventive: PC 100%; NPC 80%
- Basic: PC 80%; NPC 70%
- Major: PC 50%; NPC 50%
- Annual Max: $1,000

Vision Care

- Comprehensive Exam: $10 co-pay/$25 reimbursement
- Eligible for 1 pair of eyeglasses or 1 order of contact lenses every 12 months (rolling)
- Information on co-pays, discounts, allowed amounts online
Travel Assistance Services

- 24/7 Worldwide Medical Information & Assistance
- Pre-Trip Plans
- Medical Monitoring
- Medical/Dental/Pharmacy Referral
- Hospital Deposit Arrangements
- Prescription Drug Replacement Assistance
- Dispatch of Physician
- Unlimited Emergency Medical Evacuation
- Unlimited Medical Repatriation
- Visit by Family Member/Friend during hospitalization
- $2,500 Emergency Return Home in the event of death or life threatening illness of a parent or sibling
Online Tools and Resources for Members

Accessible at:
https://www.aetnastudenthealth.com/schools/CarnegieMellon
Aetna Inc.

Carnegie Mellon University Student Health Insurance Program Overview

Find a Doctor

DocFind® Home

Start a new search

Search Tips & FAQs

Tools & Resources

Quality & Cost Info

*Required Selections

*Search for: Select...

*Type: Select...

*Search in:

- Zip Code
- City
- County

* ZIP CODE

Find a Zip Code

* DISTANCE

10 miles

*Select a Plan: Select a plan...

Search
Your secure member website, packed with personalized claims and health information. You can take full advantage of our interactive website to complete a variety of self-service transactions online.

**BY LOGGING INTO AETNA NAVIGATOR, YOU CAN:**
- Review who is covered under your plan.
- Request member ID cards.
- View Claim Explanation of Benefits (EOB) statements.
- Estimate the cost of common health care services and procedures to better plan your expenses.
- Research the price of a drug and learn if there are alternatives.
- Find health care professionals and facilities that participate in your plan.
- Send an e-mail to Aetna Student Health Customer Service at your convenience.
- View the latest health information and news, and more!

**HOW DO I REGISTER?**
- Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)
- Find your school in the School Directory
- Click on Aetna Navigator member website and then the “Register for Aetna Navigator” link.
- Follow the instructions for the registration process, including selecting a user name, password and security phrase.

The availability of Aetna Navigator’s key features may vary by plan. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Information is believed to be accurate as of the production date; however, it is subject to change.
Aetna Mobile - available from App Store and Play Store
Aetna Student Health network

A national network of more than 1.1 million providers* including:

More than 664,000 primary care doctors and specialists*

More than 5,500 hospitals*

Access to the Aetna Preferred Provider Network.

Aetna Student Health has arranged for you to access a Preferred Provider Network in your local community. Acute care facilities and mental health networks are available nationally if you require hospitalization outside the immediate area of the Carnegie Mellon campus.

To maximize your savings and reduce your out-of-pocket expenses, select a Preferred Provider. It is to your advantage to use a Preferred Provider because savings may be achieved from the Negotiated Charges these providers have agreed to accept as payment for their services.

To learn more about Preferred Providers, visit www.aetnastudenthealth.com

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

Important Contact Information

- Policy/Group Number: 867853
- Customer Service Phone Number: (877) 410-6560
- Aetna Pharmacy Management: (800) RxAetna
- Website: www.aetnastudenthealth.com/schools/Carnegie Mellon
  - Plan Details
  - Sign up for coverage
  - Find a Doctor
  - Connect to Aetna Navigator
Thank you!