

# Roosevelt University 2009-2010 Student Health Insurance Plan

Your school-endorsed Plan offers you these benefits, services and programs.



## Learn More

Visit your one-stop website [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more details about Plan benefits and other Plan features. Call 877/261-8407

The Roosevelt University Student Health Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Roosevelt University brochure carefully before deciding whether this plan is right for you. While this document and the Roosevelt University brochure tell you about some of the important features of the plan, other features may be important to you and some further limit what the plan will pay. If you want to look at the full plan description, which is contained in the Master Policy issued to Roosevelt University, you may view it at the Student Services Office or you may contact us at 877/261-8407.

The Vital Savings by Aetna® program (the "Program") is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna® discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-877-698-4825, is the Discount Medical Plan Organization.

This plan will never pay more than \$100,000 per condition, in a coverage year or more than \$1,000 maximums for pharmacy coverage. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.

The Roosevelt University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by these companies and their applicable affiliated companies.

Aetna Student Health, working with Roosevelt University, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

### What is the Plan All About?

Your school-endorsed Student Health Insurance Plan offers you:

- **Policy Year Aggregate Maximum** - \$100,000 per condition
- **Inpatient Copay** - \$100 per admission at Preferred Provider  
\$200 per admission at Non-Preferred Provider
- **Annual Deductible** - \$100 per person
- **Coinsurance** - 80% coverage at Preferred Provider  
50% coverage at Non-Preferred Provider
- **Office Visit**- \$10 copay than  
100% coverage at Preferred Provider  
50% coverage at Non-Preferred Provider
- **Prescriptions** - \$10 copay for Generic  
\$15 copay for Brand Name  
Annual Benefit Maximum - \$1,000

### Who is Eligible?

**Students Living on Campus, and F1 and J1 Students** will automatically be enrolled in the Plan, unless a waiver is approved.

**All Other Students in a Degree-Granting Program** are eligible to enroll in the Plan voluntarily

### Can I Enroll in a Dental Plan?

**Vital Savings<sup>SM</sup> on Dental** is a dental discount program helping you save an average of 30- to 50-percent on a wide array of dental services – with one low annual fee of **\$29** per student. Dependent rates are available. Enroll online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

With our **Aetna Dental<sup>®</sup> Advantage Plan**, you select a primary care dentist (PCD) and have most of your preventive and restorative services covered by a copayment or reduced fee for each visit. Fall Student Fee - \$52, Spring Student Fee - \$75. Dependent rates are available. Enroll online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

The Aetna Advantage<sup>TM</sup> Dental benefits and insurance plan is underwritten by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. In Arizona, Advantage Dental is underwritten by Aetna Health Inc

### How much does it cost?

Student Only	Fall 8/19/09-1/14/10	Spring/Summer 1/15/10-8/18/10	Summer 5/20/10-8/18/10
<b>Deadline</b>	<b>9/21/09</b>	<b>2/8/10</b>	<b>6/14/10</b>
<b>Rate</b>	<b>\$954</b>	<b>\$1,383</b>	<b>\$583</b>

Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) for dependent rate information.

