



Health Services and Student Health Insurance at Rutgers

- **Informed Health® Line²** – talk to a registered nurse about health issues, toll free, any time.
- **Health and Wellness Resources²** – an interactive website that provides assessment and health care tools to calculate body mass index, financial health, risk activities, health and wellness indicators.
- **Beginning RightSM Maternity Program²** – offers members the resources and tools to help give babies a healthy start.
- **Aetna Natural Products and ServicesSM Discount Program^{1,2,3}** – access to reduced rates for natural therapy professionals and products, including visits to acupuncturists, chiropractors, massage therapists, vitamins and supplements.
- **Emergency Travel Assistance Services and Medical Evacuation³**

- **Quit&FitTM Tobacco Cessation Program^{2,3}** – a coaching program for tobacco cessation and healthy living with an interactive website.

¹ Discount programs provide access to discounted prices and are NOT insured benefits.

² Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

³ These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

Aetna Dental® Advantage Plan⁴

With our Aetna Dental® 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. Enroll online at www.aetnastudenthealth.com.

Annual premium is \$207 per student, \$215 for spouse, and \$323 for child(ren).

⁴ Aetna Dental Advantage Plan is provided or administered by Aetna Dental Inc. and/or Aetna Health Inc.

Vital Savings On Dental Program⁵

Vital SavingsSM on Dental is a dental discount program helping you save an average of 15% to 50%* on a wide array of dental services – with one low annual fee of \$25 per person. Enroll online at www.aetnastudenthealth.com.

* Actual costs and savings vary by provider and geographic area.

Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized claims and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Order ID cards
- Print a temporary ID card
- See who is covered under your Plan
- NEW health history report provides your health data in a portable and easy to read format
- And much more!

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⁵ 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.

Learn More!

Go to www.aetnastudenthealth.com to learn more or call 1-877-381-3552

This pamphlet is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits.

The Rutgers University Student Health Insurance Plan (the “Plan”) is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies.

Brought to you by Rutgers University and Aetna Student Health

Policy Year 2008 – 2009

All full-time students as part of the health fee are enrolled in Health Services Plus. Health Services Plus provides access to the Rutgers University Health Center on your campus, and includes a modest insurance benefit with coverage up to \$5,000 for referrals, ER visits, lab tests and hospitalizations. Part-time students are not automatically enrolled in Health Services Plus but may enroll online on a voluntary basis with Aetna Student Health directly. Go to www.aetnastudenthealth.com. Click on “Find Your School” and search by school name.

All students registered with the University and maintaining at least 1 credit hour for the coverage period in which they enroll have the option of purchasing additional insurance coverage. Students can choose between Student Health Insurance Plan 1, which offers coverage up to \$100,000 per condition per policy year, or they can purchase Plan 2, which offers coverage of \$250,000 per condition per policy year. Both Plans provides benefits for covered medical services after a \$250 deductible per condition. The Plans will pay 80% of covered services up to \$10,000 and then 100% of covered medical expenses up until the policy maximum.

Temporary Insurance Identification Card

School Name: Rutgers University

Student Name: _____

ID Number: _____

Effective Date: From: _____ To: _____

Policy Number: 474876

The individual named on this card may be entitled to benefits under the Rutgers University Student Health Insurance Plan. Coverage is provided on an academic basis. For confirmation of the insured status, contact Aetna Student Health at 1-877-381-3552.





Who

Is Aetna Student Health?

We've been offering health insurance coverage to students like you for over 25 years at colleges and universities across the country. We're also a part of Aetna – a leader in the insurance industry with a strong knowledge of health care and an expansive network of physicians, hospitals, and other health care providers.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some things to think about:

- **Most health plans have age restrictions that limit coverage for dependents.** Not our Plan. You're covered for as long as you are registered with Rutgers University as a full-time or part-time student.
- **You may not be covered away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care. Our Plan gives you that assurance.

What

Is This Health Insurance Plan All About?

The Student Health Insurance Plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan. Here's a brief description of the Plan benefits.

Students have the option of purchasing additional insurance coverage beyond the Health Services Plus Plan. Students can choose between Plan 1, which offers coverage up to \$100,000 per condition per policy year, or they can purchase Plan 2, which offers coverage of \$250,000 per condition per policy year. Both Plans provide benefits for covered medical services after a \$250 deductible per condition. The Plans will pay 80% of covered services up to \$10,000 and then 100% of covered medical expenses up until the policy maximum.

www.aetnastudenthealth.com
Your one-stop website

Plan Highlights:

| | |
|-----------------|---|
| Plan 1 Maximum | \$100,000 per condition per policy year. |
| Plan 2 Maximum | \$250,000 per condition per policy year. |
| Plan Deductible | \$250 per condition per policy year. |
| Coinsurance | 80% of covered medical services up to \$10,000 and then 100% of covered medical expenses up until the policy maximum. |

Benefits Include:

- Inpatient Hospital Room and Board Expenses
- Surgical Expenses
- Outpatient Expenses
- Physician Office Visit Expenses
- Outpatient Mental Health Expenses
- Lab and X-ray Expenses
- Emergency Room Expenses
- Prescription Drug Expenses

Where

Can I Go for Service?

First Stop, Student Health Center

When you need care, consider a Rutgers University Student Health Center as your first stop. They can provide the immediate attention you need and address most simple, routine health needs. If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to Aetna's *preferred provider** network.

You also may visit any health care provider directly when you are ill, injured or away from campus, and receive benefits from the Plan. **However, when you visit Student Health Services first, you may pay less out of your own pocket for your care.**

To learn more about preferred providers visit www.aetnastudenthealth.com, click on "Find Your School" and enter your school name, Rutgers University. Go to the "Find a Doctor: DocFind®" tab to the left of the Rutgers page to search for specialty providers in your area.

*Preferred providers are independent contractors and are neither employees nor agents of Rutgers University, Aetna Student Health, or Aetna.

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How

Do I Enroll?

All Rutgers University students are eligible to purchase Student Health Insurance Plan 1 or Student Health Insurance Plan 2 on a voluntary basis. Enrollment may be done directly online through Aetna Student Health. For online enrollment information please visit www.aetnastudenthealth.com. Click Students, then "Find Your School" and enter Rutgers University. Once you are on the Rutgers University specific student insurance web page, click on the appropriate link to the left of the screen to enroll yourself and your eligible dependents in Plan 1 or Plan 2. Click on the Full Time or Part Time Student tab to enroll according to your registration status with the University.

Enrollment Deadlines:

Annual: October 30, 2008

Spring: March 7, 2009

Eligible students who enroll may also cover their eligible dependents. Dependent eligibility and coverage period must be concurrent with the insured student's. **Please Note:** As a full time student your dependents must have the exact same coverage options you have. For example, if you are a full time student enrolled in Plan 2, all of the dependents you enroll must also enroll in Plan 2. Coverage levels and periods between students and dependents need to exactly match each time an enrollment application is submitted.

How

Much Does it Cost?

| | |
|---|----------|
| Student Health Services Plus – Fees per Semester | |
| New Brunswick Campuses | \$171.25 |
| Newark Campus | \$141.75 |
| Camden Campus | \$172.75 |

Student Insurance Plan 1 (\$100,000 per condition)

| | |
|--------------------------------|----------|
| Each - Student, Spouse & Child | |
| Annual: | \$465.00 |
| Fall: | \$196.00 |
| Spring: | \$286.00 |

Student Insurance Plan 2 (\$250,000 per condition)

| | |
|--------------------------------|----------|
| Each - Student, Spouse & Child | |
| Annual: | \$606.00 |
| Fall: | \$253.00 |
| Spring: | \$370.00 |

Health Services Plus for Dependents

| | |
|----------------------|------------|
| Spouse – Annual: | \$1,414.00 |
| Spouse – Fall: | \$638.00 |
| Spouse – Spring: | \$896.00 |
| Each Child – Annual: | \$684.00 |
| Each Child – Fall: | \$273.00 |
| Each Child – Spring: | \$411.00 |

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And There's More ...

Our Plan offers more than just health coverage. It also offers you access to these important programs and services...

- **Aetna VisionSM Discount Program¹** – a discount program on eyewear.
- **Aetna FitnessSM Discount Program¹** – access to preferred rates on fitness club memberships, discounts on home fitness equipment and more.
- **eDiets^{®1}** – 25% discount on weekly dues for an eDiet membership.
- **Zagat Survey[®] Healthy Dining¹** – 30% discounts on online subscriptions to restaurant and lifestyle guides.
- **SpaWish[®] Gift Certificate¹** – Spa gift certificates redeemable at a national network of 1,300 day spas.
- **Mayo Clinic Bookstore.com¹** – Discounts for books on health and wellness.

Carry This Card With You At All Times

Student Insurance Program

Full-time Rutgers University students are automatically enrolled in *Health Services Plus* with a maximum benefit of \$5,000 per condition. This plan is secondary to any other insurance plans for students. Part-time students may elect this benefit by paying a premium. This card can be used as a temporary card for Plan 1 or Plan 2 until an ID card is issued to the student by Aetna Student Health.

Send claims to:

Aetna Student Health, P.O. Box 15708, Boston, MA 02215-0014

For emergencies while traveling, contact On Call International at:

In the U.S.: 1-866-525-1956

Outside the U.S.: 1-603-328-1956

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