



Welcome to
The University of
Montevallo!

2009 - 2010 The University of Montevallo

Student Accident and Sickness Insurance Plan for Domestic Students and Optional Enhanced Plan

Brought to you by
The University of Montevallo
and Aetna Student Health

Important Student Health
Insurance Information
Included

Policy Number 474903



Who

Is Aetna Student Health?

Aetna is 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.

We've been offering health insurance coverage to students like you for more than 25 years at colleges and universities across the country. We work with the University of Montevallo professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the Policy Year.

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:

- **If you're covered as a dependent under your parents' plan, coverage may end at age 19 or 23.** 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 University of Montevallo as a full-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.
- **You may not have prescription drug coverage.** With the cost of prescription drugs growing by double digits, you need all the help you can get.





Where

Can I Go for Service?

When you need care, consider the University of Montevallo Student Health Center. They can provide the immediate attention you need and address most simple, routine health needs. If you need care they can't provide, they will refer you to a local doctor or health care provider. A list of Aetna network providers will also be made available to you upon request. Referrals to on-campus resources are also available.

You 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 the University of Montevallo Student Health Center first, you will minimize your out of pocket costs.

The University of Montevallo Student Health Center is located in East Main Hall. The hours of operation are Monday-Friday, from 8:00 A.M. until 5:00 P.M. You may contact the Student Health Services at (205) 665-6275.

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 (doctors, specialists and facilities).

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

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

What

Is This Health Insurance Plan All About?

All full-time and part-time students enrolled at the University of Montevallo are covered under the University's health insurance plan.



How

And When Do I Enroll in the Plan?

Participation in the University of Montevallo's Student Health Insurance Plan is Mandatory for all eligible full-time and part-time students. The premium will be automatically billed on their student account statement.

Students that would like to voluntarily enroll their dependents, please visit www.aetnastudenthealth.com. Click on "Students" then "Find Your School" and type in University of Montevallo or 474903.

Enhanced Plan: All enrolled students in the Basic Accident and Sickness Plan may enroll in the Enhanced Plan online, by visiting at www.aetnastudenthealth.com. For detailed information regarding the University of Montevallo Student Insurance Plans, please visit www.aetnastudenthealth.com. Click on "Students" then "Find Your School" and type in University of Montevallo or Policy Number 474903.

Mandatory Domestic Plan

The Aggregate maximum is \$5,000 per Accident or Sickness per Policy Year. The prescription drug maximum is \$250 per Policy Year.

2009/2010	Annual Rate	Fall	Spring	Mini May	Summer 1	Summer 2
	8/1/09 - 7/31/10	8/1/09 - 1/10/10	1/11/10 - 7/31/10	5/10/10 - 5/28/10	6/9/10 - 7/9/10	7/10/10 - 7/31/10

Accident and Sickness Plan
Aggregate Maximum

\$5,000 per Accident or Sickness per Policy Year

Annual Deductible

\$250 per Covered Person per Policy Year

Covered Medical Expenses

Preferred Care

Non-Preferred

Physician's Office Visit - Payable up to \$50 per visit

80%

60%

Inpatient Hospitalization - Payable up to \$200 per day

80%

60%

Emergency Room - Payable up to \$500 per accident or sickness

80%

80%

X-Ray and Lab - Payable up to \$400 per accident or sickness

80%

60%

Prescription Drug - Payable up to \$250 per Policy Year

80%

60%

For additional benefits, students may purchase the Enhanced Benefit Plan.

This plan may not cover all your health care expenses. In addition to the Plan's Aggregate Maximum the Policy may contain benefit level maximums. Please review the Summary of Benefits section of the brochure for any additional benefit level maximums.



Enhanced Plan: Buy Up Option

This plan may not cover all your health care expenses.

2009/2010	Annual Rate 8/1/09 - 7/31/10	Fall 8/1/09 - 1/10/10	Spring 1/11/10 - 7/31/10
Student Only	\$2,106	\$1,053	\$1,053
Spouse	\$5,312	\$2,656	\$2,656
Child	\$3,188	\$1,594	\$1,594

Accident and Sickness Plan Aggregate Maximum

\$100,000 per Accident or Sickness per Policy Year

Out-of-Pocket Maximum

\$2,000 per Covered Person per Policy Year

Annual Deductible

\$100 per Covered Person per Policy Year

Covered Medical Expenses

	Preferred Care	Non-Preferred
Physician's Office Visit	80%	60%
Inpatient Hospitalization	80%	60%
Emergency Room	80%	80%
X-Ray and Lab	80%	60%
Prescription Drug	80%	60%

Enrollment Deadlines

Fall Semester 10/30/09

Spring Semester 3/12/10

Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice. Discount programs may not be available in all states.

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

The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.

And There's More...

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

- **Aetna VisionSM Discount Program** – A discount program on vision exams and eyewear.
- **Aetna FitnessSM Discount Program** – Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Weight ManagementSM Discount Program** – Access to discounts on Jenny Craig[®] weight loss programs and products.
- **Mayo Clinic Bookstore.com** – Discounts for books on health and wellness. The discount will depend on item price and other available discounts.
- **Beginning RightSM Maternity Program** – Give your baby a healthy start. Our Beginning Right Maternity Program comes with your health insurance plan. Use it throughout your pregnancy and after your baby is born.
- **Health and Wellness Portal** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Informed Health[®] Line** – When you have questions, you can get answers — call 1-800-556-1555 or go online to help make your health decisions easier.
- **Aetna Natural Products and Services** – Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **eDiets^{®1}** – Save 25% on weekly eDiets dues.
- **Zagat Online[®]** – Subscribe to Zagat online and get a 30% discount on their membership services.
- **Quit Tobacco Cessation Program** – Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Emergency Travel Assistance Services and Medical Evacuation**



Aetna Student Health
Student Health Insurance Plan

School: University of Montevallo

Student ID #: _____ (assigned)

Insured DOB: _____ (required)

Group/Policy Number: 474903

Policy Period: 2009-2010

This temporary card is for identification only. It is not a guarantee of benefits. Pre-certification is required. See reverse side for details.



This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable Alabama insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. 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. Information is believed to be accurate as of the production date; however, it is subject to change.

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
- Print a temporary ID card
- See who is covered under your plan
- Use cost of care tool
- View health history report which provides your health data in a portable and easy to read format.
- And much more!

For inquiries about Student Health Insurance, Benefit Information or for Pre-certification, call 866-618-9989.

Pre-certification Requirement: Prior notification is required

- At least 3 business days prior to all non-emergency hospital admissions
- Within 1 business days following an emergency admission

To find a preferred provider, access Aetna's online DocFind® service located at www.aetna.com.

Preferred providers are independent contractors and are neither employees nor agents of The University of Montevallo, Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates. Neither Aetna Life Insurance Company, Chickering Claims Administrators, Inc. nor their affiliates provide medical care or treatment and they are not responsible for outcomes. The availability of a particular provider(s) cannot be guaranteed and network composition is subject to change.

Send Claims to: Aetna Student Health
PO Box 15708
Boston, MA 02215

Learn More!

Go to
www.aetnastudenthealth.com
to learn more or call
(866) 618-9989.

Aetna Student Health
c/o Communications Department
1 Charles Park
Cambridge, MA 02142

Important: Student Health Insurance Information included.