



Siena College

2011-2012 Student Health Insurance Plan

Aetna Student Health, working with [School] offers a student-focused health insurance plan that helps protect students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Your Student Health Insurance Plan offers you access to:

- Aetna's nationwide network of doctors, hospitals, pharmacies and specialists throughout the country.
- An award-winning online secure member website, Aetna Navigator[®].
- Benefit Maximum of **\$100,000** per Condition per Policy Year.
- Informed Health[®] Line – Our 24-hour toll-free number that puts you in touch with experienced registered nurses and an audio library for information on thousands of health topics.
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.
- Lower co-pay for pharmacy at in-network pharmacies subject to an annual maximum of \$750.

How much does it cost?

	Annual	New Spring Enrollees
	8/15/11-8/14/12	1/15/2012-8/14/2012
Deadline	09/19/2011	02/15/2012
Full-Time Rate	\$972	\$486
Part-Time Rate	\$1,088	\$634

Visit www.aetnastudenthealth.com for dependent rate information.

For dependent rate information and other plan features, please visit www.aetnastudenthealth.com or contact Haylor, Freyer and Coon at www.haylor-college.com/student or by dialing 800-289-1501.

Who is Eligible?

Siena College requires all Full-Time Undergraduate Students taking 12 or more credit hours, to carry some form of medical insurance. All eligible registered students are automatically enrolled in the Student Insurance Plan for the semester (fall and spring) for which you are attending classes. The cost of insurance is automatically charged to your student account. Part-time students and dependents may purchase this plan voluntarily.



Learn More!

800-289-1501

www.haylor-college.com/student



This material is for information only. Health insurance plans contain exclusions, limitations and benefit maximums. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates.

The Siena College Student Health Insurance Plan is underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. **Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.**

Policy forms issued in OK include GR-96134.

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Benefits at a Glance

Here is a brief description of plan benefits.

Plan Maximum	<p>\$100,000 per Accident or Sickness, per Policy Year. There are exclusion and limits in the master policy which should be reviewed.</p>
Coinsurance	<p><u>Basic Accident</u> Aetna Preferred and Non-Preferred Providers: 100% of the Negotiated Charge or the Reasonable Charge allowance (Preferred and Non-Preferred Providers respectively) for the first \$5,000 of Covered Medical Expenses. Once the \$5,000 Maximum has been met, Covered Medical Expenses will be paid at 80% thereafter.</p> <p>Covered Medical Expenses include (a) inpatient and outpatient surgery; (b) inpatient and outpatient anesthetist; (c) inpatient and outpatient Doctor visits; (d) consultant; (e) licensed nurse; (f) hospital outpatient department; (g) emergency room; (h) diagnostic x-ray and laboratory tests; (i) outpatient prescription drug; (j) pre-hospital emergency medical services; (k) durable medical equipment, prosthetic appliances and Orthotic devices; and (l) other Expenses incurred for the treatment of an Accident. Hospital room and board and Miscellaneous Hospital will be paid at 100% of the Covered Expense incurred, \$5,000 per Accident.</p> <p>Basic Accident Medical Expense also includes Dental Treatment to sound natural teeth due to an Accident, up to a \$300 Benefit Maximum.</p> <p><u>Basic Sickness</u> Aetna Preferred and Non-Preferred providers: 100% of the Negotiated Charge or the Reasonable Charge allowance (Preferred and Non-Preferred Providers respectively) Covered Medical Expenses for the first \$5,000; 80% thereafter*.</p> <p><i>*Please see the detailed summary of benefits section in the brochure for any additional benefit level maximums. Visit www.aetnastudenthealth.com for a copy of the brochure.</i></p>
Prescription Drug Benefit	<p>Covered Medical Expenses for outpatient Prescription Drugs associated with a covered Accident or covered Sickness occurring during the Policy Year.</p> <p><i>Preferred Care:</i> Paid at the Basic Accident or Basic Sickness Coinsurance Levels above, after a \$10 Copay for Generic Prescription Drugs, or a \$20 Copay for Brand Name Prescription Drugs</p> <p><i>Non- Preferred Care:</i> Paid at the Basic Accident or Basic Sickness Coinsurance Levels above, after a \$10 Deductible for Generic Prescription Drugs, or a \$20 Deductible for Brand Name Prescription Drugs</p> <p><i>Prescription Drug Policy Year Maximum: \$750</i></p>

All benefits that show an * are subject to the Outpatient Maximum listed above.

The Siena College 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 Siena College brochure carefully before deciding whether this plan is right for you. While this document and the Siena College 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 Siena College, you may view it at various offices on campus or you may contact Haylor, Freyer, & Coon at www.haylor-college.com/student

This plan will never pay more than \$100,000 per sickness in a coverage year or more than \$750 in prescription benefits in a coverage year. Additional plan maximums and internal maximums such as pharmacy, outpatient and mental health may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.