

# Special Student Pricing

- Health Plans
- Prescription Drug
- Dental Care
- Alternative Therapy
- Vision Coverage
- More

## Seton Hall University Law School – 2009-2010 Student Health Insurance Plan From Aetna Student Health

*Dental Discount Program Available to All Students! Important – Response required by August 31, 2009*

We want you to know®



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The Seton Hall University Law School 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.

## Who

### Is Aetna Student Health?

Aetna is a leader in the insurance industry with a strong knowledge of health insurance benefits 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 Seton Hall University Law School 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/school 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, even students. You're covered for as long as you are registered with the Seton Hall University Law School 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.
- **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. Under our Plan, you pay a \$25 Copay for generic drugs and a \$40 Copay for brand-name drugs each time you need to fill a prescription. Mail Order Prescriptions are covered at 3x the Copay per 90 day supply. The Prescription Drug Policy pays a maximum of \$1,500 per Policy Year.

# 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. Please check with your student health center to see if there is a referral requirement. Here's a brief description of the Plan benefits.



## Your Benefits at a Glance

Aggregate Maximum	\$50,000 per Accident or Sickness per Policy Year	
Annual Deductible for Non-Preferred Care	\$100	
Annual Non-Preferred Care Out-of-Pocket Limit	\$2,500	
<b>Expenses</b>	<b>Preferred</b>	<b>Non-Preferred</b>
Physician's Office Visit	100% after a \$35 Copay	80%
Outpatient Mental Health Maximum <sup>1</sup>	100% after a \$35 Copay	80%
Hospital Room & Board	100%	80%
Emergency Room	100% after a \$50 Copay	100% after a \$50 Deductible
X-Ray and Lab	100%	80%
Prescription Drug <sup>2</sup>	100% after Copay	100% after Copay

<sup>1</sup> Payable up to a maximum of \$2,500 per Policy Year.  
<sup>2</sup> \$25 Copay for generic drugs and \$40 Copay for brand-name drugs, up to a \$1,500 per Policy Year maximum. Mail Order Prescriptions are covered at 3x the Copay per 90 day supply.

The Plan will pay benefits in accordance with any applicable New Jersey insurance law.

The Seton Hall University Law School 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 Student Health Insurance Plan Brochure carefully before deciding whether this Plan is right for you. While this document and the Student Health Insurance Plan 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 Seton Hall University Law School, you may view it at the Health Services website at [www.shu.edu/offices/health-services-insurance.cfm](http://www.shu.edu/offices/health-services-insurance.cfm) or you may contact us at (866) 725-4410.

**This Plan will never pay more than the maximums listed above in a coverage year. 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.**

# Where

## Can I Go for Service?

SHU Health Services, Accredited by the Accreditation Association for Ambulatory Health Care (AAAHC).

[www.shu.edu/offices/health-services-index.cfm](http://www.shu.edu/offices/health-services-index.cfm)

When you need care, contact Health Services at (973) 761-9175, located at 303 South Centre Street (across from the main gate). They can provide many of the routine health care services you need. When you visit Health Services there will be no out-of-pocket payment. Take your Identification Card with you. If you need care they can't provide, they'll refer you to a health care provider who belongs to Aetna's Preferred Provider\* network (practitioners, specialists and facilities).

You also may visit any licensed health care provider directly for covered services, except for specific Plan restrictions on certain services.

**To learn more about Preferred Providers, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).**

\*Preferred Providers are independent contractors and are neither agents nor employees of Seton Hall University, Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates.

## Health Services Hours of Operation

Hours: September – May  
Health Professionals on Duty  
Monday – Friday 8:45 am – 4:45 pm

Hours: June – August  
Health Professionals on Duty  
Monday – Thursday 8:30 am – 5:00 pm  
Friday 8:30 am – 12:30 pm

## Location

303 Centre Street  
South Orange, NJ  
Telephone: (973) 761-9175  
Fax: (973) 761-9193





## How

### Much Does It Cost?

Coverage	Annual 8/15/09 – 8/14/10	Payment Option	
		Fall	Spring
Student Only*	\$2,218	\$1,109	\$1,109
Spouse	\$2,949	\$1,474	\$1,474
Child(ren)	\$1,951	\$975	\$975

\*The rates above include both premiums for the Student Health Plan underwritten by Aetna Life Insurance Company, as well as the Seton Hall University administrative fee.

## How

### And When Do I Enroll in the Plan?

New Jersey State Law requires that all full-time registered students be covered by Health Insurance. In order to comply, Seton Hall University requires all full-time students in on-campus attendance (including student/teachers) to provide proof of health coverage; those who cannot are automatically enrolled into the Student Health Insurance Plan. Students who are enrolled are responsible for the premium which is charged to the student account.

If you do have other health coverage you must waive this coverage by logging on to the following website:

<http://law.shu.edu/students/life/index.cfm>.

Sign into the form using your “short name” identifier. This is the first six letters of your last name followed by the first two letters of your first name. There are eight characters in your “short name.” For example, if your name is Mark Washington, your “short name” is washinma. If you have less than six letters in your last name, make up the difference using your first name. For more information on your e-mail address and account, please visit [http://law.shu.edu/it/Students/email\\_blackboard.cfm](http://law.shu.edu/it/Students/email_blackboard.cfm) or call the technology help desk at (973) 275-2222.

### Student Waiver and Dependent Enrollment Deadline Dates

Annual	August 31, 2009
Spring (for newly enrolled students)	January 19, 2010

Waiver submissions may be audited by Seton Hall University Law School, Aetna Student Health, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the Student Health Insurance Plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable Policy Year and that it meets the school's waiver requirements.

Covered students may also insure their eligible dependents. Eligible dependents include your spouse and unmarried children under 31 years of age who are not self-supporting. Dependent eligibility expires concurrently with that of the Insured Student.

To enroll dependents online voluntarily, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and click on “Find Your School.”

Please make sure you understand your school's credit hour and other requirements for enrolling in this Plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this Plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the Plan may be rescinded in accordance with its terms.

## And There's More...

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

- **Aetna Vision<sup>SM</sup> Discount Program** – A discount program on vision exams and eyewear.
- **Aetna Fitness<sup>SM</sup> Discount Program** – Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Weight Management<sup>SM</sup> Discount Program** – Access to discounts on Jenny Craig<sup>®</sup> weight loss programs and products.
- **eDiets<sup>®</sup>** – Save 25% on weekly eDiets dues.
- **Zagat<sup>®</sup> Online** – Subscribe to Zagat online and get a 30% discount on their members-only services.
- **SpaWish<sup>®</sup> Gift Certificate** – Get a 10% discount when you buy a gift certificate of \$100.
- **Mayo Clinic Bookstore.com** – Discounts for books on health and wellness. The discount will depend on item price and other available discounts.
- **Informed Health<sup>®</sup> Line** – When you have questions, you can get answers — call or go online to help make your health decisions easier.

- **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.
- **Beginning Right® 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.
- **Aetna Natural Products and Services<sup>SM</sup> Discount Program** – 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.
- **Emergency Travel Assistance Services and Medical Evacuation.**
- **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.
- **Aetna Health Connections<sup>SM</sup> Disease Management Program** – Helps you manage over 35 chronic health conditions with smart technology and supportive services for a healthier you.
- **Aetna Specialty Pharmacy** provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to [www.AetnaSpecialtyRx.com](http://www.AetnaSpecialtyRx.com).

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.

## Optional Products

**Vital Savings<sup>SM</sup> on Pharmacy** is a discount program helping you and your dependents lower your prescription drug costs. Present your card to participating pharmacies and receive a discount at the time of purchase, no claims to file. Rates are \$29 per student. Enroll online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

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.

With our **Aetna Dental® PPO** insurance plan\*, participating dentists have agreed to provide services at a negotiated rate for covered services, as well as reduced fees for certain non-covered services such as cosmetic tooth whitening, so you generally pay less out of pocket.

Enroll and search dentists online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

\* In Texas, the Preferred Provider Organization (PPO) plan is known as the Participating Dental Network.

Annual Coverage 9/1/09 – 8/31/10

Student:	\$369
Spouse:	\$384
Children:	\$462

The Aetna Dental PPO and Dental Indemnity insurance plans are underwritten by Aetna Life Insurance Company.

## 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 benefits 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 your health history report which provides your health data in a portable and easy to read format
- And much more!

## Learn More!

Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more or call **(888) 204-0802**.

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 New Jersey 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.

Aetna Student Health  
Attn: Communications Dept.  
1 Charles Park  
Cambridge, MA 02142

<b>Your weekend plans</b>	<b>The Aetna Student Health Insurance Plan</b>
✓ Hiking in the mountains	✓ Covers treatment for sprained ankle
✓ Hang out with friends	✓ Covers flu medicine
✓ Go to the beach	✓ Provides access to discounts on designer sunglasses
✓ Beef up those biceps	✓ Provides access to discounts on fitness membership
✓ Make plans for next weekend	✓ Includes even more coverage and savings
<b>See inside for details.</b>	

**Important: Response Required**

