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Seton Hall University – 2009-2010 Student Health Insurance Plan From Aetna Student Health for Undergraduate and Graduate Students

15.02.305.1 A (3/09)



Available to All Students! Important – Response required by September 8, 2009

The Seton Hall University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) 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.

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 (SHU) Health Services 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.** With the Student Health Insurance Plan, you're covered for as long as you are registered with Seton Hall University 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.

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.

Your Benefits at a Glance

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

This Plan will never pay more than the maximums listed below 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.

Plan Maximum	\$50,000 per Accident or Sickness per Policy Year	
Expenses	Preferred	Non-Preferred
Physician's Office Visit	100% ¹	100% ¹
Hospital Room and Board	80%	80%
Emergency Room	100% ²	100% ²
X-Ray and Lab	100% ²	100% ²
Prescription Drug	100% ³	100% ³
Outpatient Mental Health Maximum \$100 per visit and \$2,500 per Policy Year.		

¹ \$100 per visit maximum beginning with the second visit and up to a maximum of \$750 per Policy Year.

² Outpatient Maximum \$2,500 per each Accident or Sickness per Policy Year.

³ \$500 per Policy Year maximum.

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

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

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.

*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

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 complete the Online Waiver Form showing proof of other coverage or purchase this Student Health Insurance Plan.

The premium for the Plan will be added to your tuition bill. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form by the waiver deadline date. To complete the Online Waiver Form, visit one of the websites listed below.

www.shu.edu/offices/health-services-index.cfm or
admin.shu.edu/enrollmentservices/

Student Waiver and Dependent Enrollment Deadlines

Fall	September 8, 2009
Spring	January 27, 2010

How

Much Does It Cost?

Coverage	Fall Semester 8/15/09 – 1/12/10	Spring Semester 1/12/10 – 8/15/10
Student	\$267	\$267
Spouse	\$842	\$1,143
Spouse & Child(ren)	\$1,360	\$1,856
Child(ren)	\$518	\$713

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.

Waiver submissions may be audited by Seton Hall University, 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.

Dependents

Covered students may also insure their eligible dependents. Eligible dependents include your spouse and unmarried children under 31 years of age. Dependents eligibility expires concurrently with that of the Insured Student.

Eligibility Requirements – Dependent

Enrollment Instructions:

- Go to www.aetnastudenthealth.com
- Search for your school
- Once in the Seton Hall University section click on "Enroll"

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 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.
- **eDiets[®]**– Save 25% on weekly eDiets dues.
- **Zagat[®] Online** – Subscribe to Zagat online and get a 30% discount on their members-only services.
- **SpaWish[®] 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[®] 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 ServicesSM 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 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.

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.

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 to learn more or call **(866) 725-4410**.

SHU Health Services
400 South Orange Avenue
South Orange, NJ 07079
(973) 761-9175
www.shu.edu/offices/health-services-index.cfm

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

Your weekend plans	The Aetna Student Health Insurance Plan
✓ 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
See inside for details.	

Important: Response Required

