



Reed College

2011-2012 International Student Health Insurance Plan

Aetna Student Health, working with Reed College and USI Northwest, 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®.
- Aggregate Maximum of **\$250,000 in a coverage year and no more than \$1,000,000 as a lifetime maximum.**
- 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.
- Savings on vision, fitness, alternative health care, weight management, books and many more!
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.
- Co-pay for pharmacy at in-network pharmacies; subject to an annual maximum of \$2,500 (combined in-network and out-of-network).

How much does it cost?

	Fall	Spring/Summer
	8/15/11-1/12/12	1/13/12-8/14/12
Waiver Deadline	8/29/11	1/23/12
International	\$439	\$439

Who is Eligible?

All international students are required to carry medical insurance coverage and will be billed for the premium each semester during the regular academic year. The insurance charge can be waived by completing an insurance waiver form online through IRIS or downloading the form at http://www.reed.edu/business/business_forms.html and faxing it to the business office.



Learn More!

1-866-574-8289

www.aetnastudenthealth.com

**Brokered by:
USI Northwest (800) 251-4246**

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 Reed 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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REED COLLEGE 2011-2012 INTERNATIONAL STUDENT HEALTH INSURANCE PLAN SCHEDULE OF BENEFITS

Policy Year Maximum	\$250,000 per Covered Person	Out-of-Pocket Maximum	\$100 per Individual, per Policy Year
Lifetime Maximum	\$1,000,000 per Covered Person		\$2,500 per Individual, per Policy Year
AFTER DEDUCTIBLE HAS BEEN MET, ELIGIBLE EXPENSES ARE COVERED AT		PREFERRED CARE	NON-PREFERRED CARE
INPATIENT EXPENSES			
Hospital Expenses , daily semi-private room rate; general nursing care provided by Hospital.		100% of Negotiated Charge after a \$50 Copay per inpatient stay	75% of Recognized Charge after a \$50 Deductible per inpatient stay
Intensive Care Hospital Expenses		100% of Negotiated Charge after a \$50 Copay per inpatient stay	75% of Recognized Charge after a \$50 Deductible per inpatient stay
Miscellaneous Hospital Expenses , such as the cost of the operating room, laboratory tests, x-ray examinations, anesthesia, drugs (excluding take-home drugs) or medicines, therapeutic services & supplies.		100% of Negotiated Charge after a \$50 Copay per inpatient stay	75% of Recognized Charge after a \$50 Deductible per inpatient stay
Physician Hospital Visit Expenses , benefits are limited to one visit per day		100% of Negotiated Charge	75% of Recognized Charge
SURGICAL EXPENSES (INPATIENT AND OUTPATIENT)			
Surgical Expenses		100% of Negotiated Charge	75% of Recognized Charge
Anesthetist Expense & Assistant Surgeon Expenses		100% of Negotiated Charge	75% of Recognized Charge
OUTPATIENT EXPENSES			
Physician's Office Visit Expenses , benefits are limited to one visit per day. <i>Benefits not subject to Policy Year Deductible.</i>		100% of Negotiated Charge after a \$20 Copay per visit	75% of Recognized Charge after a \$20 Deductible per visit
Emergency Expenses , use of the emergency room and supplies. <i>Benefits not subject to Policy Year Deductible.</i>		100% of Negotiated Charge after a \$100 Copay per visit	100% of Recognized Charge after a \$100 Deductible per visit
Chemotherapy Expense		100% of Negotiated Charge	75% of Recognized Charge
MENTAL HEALTH AND SUBSTANCE ABUSE EXPENSES			
Inpatient Mental Health and Substance Abuse		100% of Negotiated Charge after a \$50 Copay per inpatient stay	75% of Recognized Charge after a \$50 Deductible per inpatient stay
Outpatient Mental Health and Substance Abuse		100% of Negotiated Charge after a \$20 Copay per visit	75% of Recognized Charge after a \$20 Deductible per visit
ADDITIONAL EXPENSES			
Women's Health Care Expense , covered medical expenses will include one baseline mammogram for women Mammogram 35-40. Women 40 and older have coverage for a Mammogram annually. Covered medical expenses include an annual Pap Smear screening for women 18 and older. <i>Benefits not subject to Policy Year Deductible.</i>		100% of Negotiated Charge after a \$20 Copay per visit	75% of Recognized Charge after a \$20 Deductible per visit
Diagnostic X-Ray and Laboratory Expenses		100% of Negotiated Charge	75% of Recognized Charge
Immunizations , including HPV, Measles, Rubella, Hepatitis, only when performed at the Reed Health Center. <i>Benefits not subject to Policy Year Deductible.</i>		80% when performed at the Reed Health Center Only	
Routine STD Testing , only when performed at the Reed Health Center. <i>Benefits not subject to Policy Year Deductible.</i>		80% when performed at the Reed Health Center Only	
Physical/Occupational Therapy, Chiropractic Care and Acupuncture Expenses , benefits are limited to a maximum of \$50 per visit, to a maximum of \$1,000 per policy year combined.		100% of Negotiated Charge after a \$20 Copay per visit	75% of Recognized Charge after a \$20 Deductible per visit
Dental Expenses , made necessary by Injury to Sound, Natural Teeth. Benefits are limited to a maximum of \$100 per tooth, maximum of \$500 per Policy Year.		100% of Negotiated Charge	75% of Recognized Charge
Maternity Expenses		100% of Negotiated Charge	75% of Recognized Charge
Diabetes Self-Management and Education Expenses		100% of Negotiated Charge	75% of Recognized Charge
Non-Prescription Elemental Enteral Formula Expense		100% of Negotiated Charge	75% of Recognized Charge
PRESCRIPTION DRUG EXPENSES			
Benefits are limited to a maximum of \$2,500 per Policy Year per Individual. You are required to pay in full at the time of service for all Prescriptions dispensed at a Non-Preferred Pharmacy.		100% of Negotiated Charge after a \$10 Copay for Generic Drugs; \$20 Copay for Preferred Brand Drugs; \$35 Copay for Non-Preferred Brand Drugs	100% of Recognized Charge after a \$10 Copay for Generic Drugs; \$20 Copay for Preferred Brand Drugs; \$35 Copay for Non-Preferred Brand Drugs

The Reed College Student 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 Reed College brochure carefully before deciding whether this plan is right for you. While this document and the Reed 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 Reed College, you may view it at the Reed College Business Office or you may contact us at (866) 574-8289.

This plan will never pay more than \$250,000 in a coverage year or more than \$1,000,000 as a lifetime maximum in a coverage year or more than \$2,500 per policy year for prescription drugs. 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.