

**Reed College
M.A.L.S.
2009-2010
Student Health
Insurance Plan**

Your school-endorsed Plan offers you these benefits, services and programs.



Learn More

Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features. Call (866) 574-8289.

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

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.

Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates, or Reed College, or USI Northwest. This material is for information only.

The Reed College Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is 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.

Aetna Student Health, working with Reed College and USI Northwest, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Please see the reverse side of this flyer for the Summary of Benefits.

Your school-endorsed Student Health Insurance Plan offers you:

- Access to Aetna's nationwide network of health care professionals, including primary care and specialist doctors
- Travel Assistance Services and Worldwide Medical coverage while traveling or studying abroad
- Vision, Fitness and Aetna Natural Products and ServicesSM Discount Programs
- Weight Management Discount Program – access to discounts on Jenny Craig[®] weight loss programs and products
- Access to the Student Connection at www.aetnastudenthealth.com. Click on "Your School" to Search for your school and read your health insurance brochure, find out how to fill a prescription and e-mail customer service
- Once you're a member of the Plan, you have access to Aetna Navigator[®], your secure member website packed with personalized benefits and health information. Access discounts on health and wellness services, such as SpaWish[®] and MayoClinic.com bookstore.

Who is eligible?

All degree-seeking M.A.L.S. students taking at least a half unit of classes each term, including summer, are eligible to enroll for coverage in the Reed College Student Health Insurance Plan. Eligible Dependents – legal Spouse and Dependent Children under 19 years of age (25 if a full-time student), may be enrolled under an eligible students coverage as well. Please contact the Business Office to enroll.

How much does it cost?

	Fall 8/22/09-1/9/10	Spring 1/10/10-5/31/10	Summer 6/1/10-8/20/10
Student	\$893	\$862	\$507
Add Spouse	\$1,645	\$1,590	\$938
Add Child(ren)	\$1,222	\$1,180	\$697

Dependent coverage must be enrolled online at www.aetnastudenthealth.com



REED COLLEGE 2009-2010 M.A.L.S. STUDENT HEALTH INSURANCE PLAN SCHEDULE OF BENEFITS

The Plan provides for the Medically Necessary Reasonable Charge (RC) incurred by a Covered Person for loss due to a covered Injury of Sickness. If a Covered Person receives care from a Preferred Provider*, any eligible expenses will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used. Preferred Providers are part of the Aetna Preferred Provider Network which can be found at www.aetna.com/docfind/custom/studenthealth/index.html. Subject to Plan limitations and exclusions (as outlined in the Policy.)

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.

Basic Plan Maximum	\$25,000 per Individual, per Policy Year
Deductible	\$100 per Policy Year for each Covered Person

AFTER DEDUCTIBLE HAS BEEN MET, ELIGIBLE EXPENSES ARE COVERED AT	PREFERRED CARE	NON-PREFERRED CARE
<u>INPATIENT EXPENSES</u>		
Hospital Expenses , daily semi-private room rate; general nursing care provided by Hospital.	80% of Negotiated Charge	60% of RC
Intensive Care Hospital Expenses	80% of Negotiated Charge	60% of RC
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.	80% of Negotiated Charge	60% of RC
Physician Hospital Visit Expenses	80% of Negotiated Charge	60% of RC
Physical Therapy Expenses , benefits are limited to one visit per day.	80% of Negotiated Charge	60% of RC
<u>SURGICAL EXPENSES (INPATIENT AND OUTPATIENT)</u>		
Surgical Expenses	80% of Negotiated Charge	60% of RC
Anesthetist Expense & Assistant Surgeon Expenses	80% of Negotiated Charge	60% of RC
<u>OUTPATIENT EXPENSES</u>		
Physician's Office Visit Expenses , benefits are limited to one visit per day	80% of Negotiated Charge	60% of RC
Emergency Expenses , use of the emergency room and supplies	80% of Negotiated Charge	80% of RC
Durable Medical Equipment	80% of Negotiated Charge	60% of RC
Physical Therapy Expenses , benefits are limited to 10 visits per Policy Year.	80% of Negotiated Charge	60% of RC
<u>MENTAL HEALTH AND SUBSTANCE ABUSE EXPENSES</u>		
Inpatient Mental Health	80% of Negotiated Charge	60% of RC
Outpatient Mental Health , benefits limited to \$5,000 per Policy Year	80% of Negotiated Charge	60% of RC
Inpatient and Outpatient Substance Abuse Expenses , alcohol and drug addiction up to the per Policy Year maximum of \$4,500 for Inpatient and/or Outpatient treatment combined.	80% of Negotiated Charge	60% of RC
<u>ADDITIONAL EXPENSES</u>		
Women's Health Care Expense , will include office visit and laboratory testing, other than routine Pap Smear and Mammogram 35-40. Women 40 and older have coverage for an annual mammogram.	80% of Negotiated Charge	60% of RC
Routine Pap Smear/ Mammogram , includes 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. Deductible is waived for Pap Smear performed at Reed Health Center.	80% of Negotiated Charge	80% of RC
Diagnostic X-Ray and Laboratory Expenses	80% of Negotiated Charge	80% of RC
Immunizations , including HPV, Measles, Rubella, Hepatitis, only when performed at the Reed Health Center . Deductible is waived for these services.	80% when performed at the Reed Health Center Only	80% of RC
Routine STD Testing , only when performed at the Reed Health Center Deductible is waived for these services.	80% when performed at the Reed Health Center Only	80% of RC
Radiation Therapy and Chemotherapy Expenses	80% of Negotiated Charge	60% of RC
Testing for Learning Disabilities	80% of Negotiated Charge	60% of RC
Chiropractic Care and Acupuncture Expenses , benefits are limited to a maximum of 30 visits per policy year combined.	80% of Negotiated Charge	60% of RC
Dental Expenses , made necessary by Injury to Sound, Natural Teeth	80% of Negotiated Charge	60% of RC
Consultant Physician Expenses , when requested/ approved by attending Physician	80% of Negotiated Charge	60% of RC
Maternity Expenses	80% of Negotiated Charge	60% of RC
Ambulance Expenses	80% of Negotiated Charge	80% of RC
Hospice Care Expense	80% of Negotiated Charge	60% of RC
Home Health Care Expense	80% of Negotiated Charge	60% of RC

PRESCRIPTION DRUG EXPENSES

\$10 Copay for Generic Drugs; \$20 Copay for Preferred Brand Drugs; \$35 Copay for Non-Preferred Brand Drugs dispensed from Preferred Pharmacy.

Expenses for prescription drugs dispensed from Reed Health Center are subject to deductible, then covered at 80%.

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 Student Health Insurance brochure carefully before deciding whether this plan is right for you. While this document and the Reed College Student Health Insurance 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 \$25,000 in a coverage year or more than \$5,000 for Outpatient Mental Health Expenses and \$4,500 for Inpatient/Outpatient Substance Abuse Expenses. 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.