

Aetna Student Health  
c/o Communications Department  
1 Charles Park  
Cambridge, MA 02142

### Your weekend plans

✓ Hiking in the mountains

✓ Hang out with friends

✓ Go to the beach

✓ Beef up those biceps

✓ Make plans for next weekend

### The Aetna Student Health Insurance Plan

✓ Covers treatment for sprained ankle

✓ Covers flu medicine

✓ Provides access to discounts on designer sunglasses

✓ Provides access to discounts on fitness membership

✓ Includes even more coverage and savings

See inside for details.



### Important: Response Required

15.02.305.1 A (3/09)

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**BOSTON  
UNIVERSITY**

**Important Student Medical Insurance Information — Deadline Sensitive!**

**Brought to you by Boston University and Aetna Student Health**

**The Student Medical Insurance Plan for Students and Dependents 2009-2010**

15.02.305.1 A (3/09)



We want you to know<sup>®</sup>

**Aetna<sup>®</sup>**

**Boston University** Student Health Services

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Boston, Massachusetts 02215  
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[www.bu.edu/shs](http://www.bu.edu/shs)

Greetings from Student Health Services...our service continues to evolve and grow. I'm writing to share important information about the Student Medical Insurance Plan.

Last year we enhanced the Boston University Student Medical Insurance Plan by adding a more comprehensive option for students who were interested in a higher level of coverage. We will continue to offer a Basic and a Plus Plan. Based on feedback from students, we have added some increased benefit levels.

A few highlights of the plans include:

- Plan maximum has been raised from \$250,000 to \$500,000.
- Ambulance cap of \$200 has been eliminated. Coverage will be 80% in the Basic Plan, 100% in the Plus Plan.
- Number of allowable office visits has been increased from 30 to 36 for all physician visits. This will benefit students with mental health problems, in particular.
- The Copay for generic prescription drugs remains at \$5.

To balance some of the cost of the benefit enhancements, we have raised the copayment on brand-name medications from \$25 to \$30. SHS is proud that we are a very cost-conscious organization and try to use reliable generics whenever possible. The cost of the Plan will increase by just 3.5%, again below market increases by a significant degree.

If you need insurance during your time at Boston University, the Aetna Student Health Plan is an excellent option.

I look forward to another healthy school year!

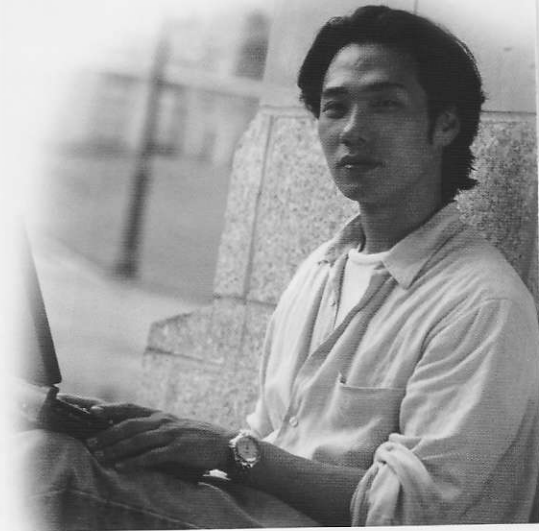
Best regards,

David R. McBride, MD  
Director, Student Health Services

The Boston University Student Medical Insurance Plan for Students and Dependents 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 Boston University Student 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 Medical 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 Boston University as a full-time, three-quarter time or International 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. The cost of prescription drugs is growing by double digits. Under our Plan, you pay a flat fee each time you need to fill a prescription.

## What

### Is This Health Insurance Plan All About?

The Boston University Student Medical 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 Student Health Services to see if there is a referral requirement.

## Where

### Can I Go for Service?

When you need care, consider Student Health Services (SHS) as your first stop. Any student with the Aetna Student Health Plan may use SHS. They can provide many of the routine health services you need. If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to Aetna's Preferred Provider\* network (doctors, specialists and facilities).

A referral from Boston University Student Health Services is required for all full-time and three-quarter time Charles River Campus students. Except as specifically outlined below, a separate referral is required for each individual condition and at the beginning of each Policy Year prior to receiving care for ongoing conditions (School of Public Health, Division of Graduate Medical Sciences, and part-time students have the option to obtain treatment at the Student Health Services but are not required to obtain a referral). If Charles River Campus students do not obtain a referral prior to treatment, benefits are not payable.

A referral is not required for the following services:

- Obstetrical and gynecological services including:
  - Maternity Care;
  - Treatment for acute or emergency gynecological conditions;
  - An annual gynecological exam and any subsequent necessary obstetric or gynecological services provided by an obstetrician, gynecologist, certified nurse midwife, of family practitioner, as a result of the exam.

- Treatment of an emergency medical condition or follow-up treatment related to emergency care.
- Services rendered outside the Route 128 area.
- Treatment for dental injuries.
- Part-time students.
- Dependents.

When you visit Student Health Services first, you'll generally pay less out of your own pocket for your care. 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 Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates.





## How

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

Participation in the Boston University Student Medical Insurance Basic Plan is required by your school for all eligible full-time, three-quarter-time and International students, unless they are covered under another comparable plan. Proof of comparable coverage, in accordance with your school's requirements, must be completed and returned to Boston University each academic year by the enrollment deadlines.

The premium for the Plan will be added to your tuition bill for the Basic Plan. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form. To complete the Online Waiver Form, visit [www.bu.edu/studentlink](http://www.bu.edu/studentlink). Starting at the main menu, select Money Matters, then Medical Insurance. An Academic Computing System (ACS) account is required to access the system.

## How

### Much Does It Cost?

Student Coverage	Annual 8/23/09-8/22/10	Spring 1/1/10-8/22/10
<b>Basic Plan</b>	\$1,517*	\$1,042*
<b>Plus Plan</b>	\$2,067*	\$1,400*

\*The rates above include both premium for the Student Health Plan underwritten by Aetna Life Insurance Company, as well as Boston University's administrative fee of \$194 for the Basic Plan and \$211 for the Plus Plan.

Dependent Coverage	Annual 8/23/09-8/22/10	Spring 1/1/10-8/22/10
<b>Basic Plan</b>		
Spouse Only	\$3,018	\$1,935
Child(ren)	\$1,651	\$1,059

### Or

Download a Waiver Form from the Student Accounting Services website at [www.bu.edu/comp/saweb](http://www.bu.edu/comp/saweb) under Medical Insurance.

For help with the Boston University Student Medical Insurance Waiver Form or to upgrade to the Plus Plan please contact Student Accounting Services at 881 Commonwealth Avenue, Boston, MA 02215 or call (617) 353-2264.

Note: If the student is under the age of 18, the parent or guardian must cosign the Medical Insurance Online Waiver. Students under age 18 should use the paper Medical Insurance Online Waiver Form (rather than the Student Link) which may be downloaded from the Student Accounting Services website ([www.bu.edu/comp/saweb](http://www.bu.edu/comp/saweb)).

Students who do not submit a Medical Insurance Waiver by the appropriate deadline are automatically enrolled in the Plan and are responsible for the ensuing charge.

### Waiver Deadline Dates

Fall	September 30, 2009
Spring	February 1, 2010

Waiver submissions may be audited by Boston 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 Medical 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.

### Eligibility Requirements – Dependents of Insured Boston University Members

#### Enrollment Instructions:

- Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)
- Search for your school
- Click on "Plans and Products Offered to You" and choose "CRC Plan Details"

Enrollment forms are also available at the Student Accounting Services on Boston University's campus.

Dependents are only eligible to enroll on the Student Basic Plan.

## 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<sup>®</sup> 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<sup>®</sup>, 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.

## Your Home Page @ Aetna Navigator<sup>®</sup>

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 (800) 966-7772 or Boston University Student Accounting Services at 881 Commonwealth Avenue, Boston, MA 02215, or (617) 353-2264.

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 Massachusetts State 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. Policy forms issued in OK include: GR-96134.

Here's a brief description of the Plan benefits:

## Your Benefits at a Glance

**Student Basic Plan Benefit Level** (*Default for Students; Dependents may be enrolled in the Basic Plan only*)

Aggregate Maximum	\$500,000 per Policy Year
Pharmacy Maximum	\$2,000 per Policy Year
Mental Health Outpatient	Maximum 36 Visits per Condition per Policy Year
Outpatient Physician Office Visits	Maximum 36 Visits per Condition per Policy Year
Annual Deductible	\$250 per Policy Year for Non-Preferred Care only
Annual Out-of-Pocket Limit	Preferred Care \$2,500 per Insured Member Non-Preferred Care \$2,500 per Insured Member (Combined maximum of \$5,000 per Insured Member per Policy Year).

Expenses	Preferred	Non-Preferred
Physician's Office Visit	Maximum of 36 visits per condition per Policy Year After a \$25 Copay, 100%	80%
Inpatient Hospitalization	After a \$100 per Admission Copay, 80%	After a \$100 per Admission Deductible, 60%
Emergency Room	After a \$100 Copay, (waived if admitted or with SHS Referral), 80%	After a \$100 Deductible, (waived if admitted or with SHS Referral), 80%
X-Ray and Lab	80%	60%
Prescription Drug	Generic after a \$5 Copay, 100% Brand Name after a \$30 Copay, 100%	80% 80%

The Plan will pay benefits in accordance with any applicable Massachusetts State insurance law.

**Student Plus Plan Benefit Level** (*To elect the Plus Plan, go to [www.bu.edu/studentlink](http://www.bu.edu/studentlink); select Money Matters from the Main Menu*)

Aggregate Maximum	\$500,000 per Policy Year
Pharmacy Maximum	Payable to the \$500,000 per Policy Year Aggregate Max
Mental Health Outpatient	Maximum 36 Visits per Condition per Policy Year
Outpatient Physician Office Visits	Maximum 36 Visits per Condition per Policy Year
Annual Deductible	\$250 per Policy Year for Non-Preferred Care only
Annual Out-of-Pocket Limit	Non-Preferred Care \$2,500 per Insured Member

Expenses	Preferred	Non-Preferred
Physician's Office Visit	Maximum of 36 visits per condition per Policy Year After a \$15 Copay, 100%	80%
Inpatient Hospitalization	After a \$100 per Admission Copay, 100%	After a \$100 per Admission Deductible, 80%
Emergency Room	After a \$75 Copay, (waived if admitted or with SHS Referral), 100%	After a \$75 Deductible, (waived if admitted or with SHS Referral), 100%
X-Ray and Lab	100%	80%
Prescription Drug	Generic after a \$5 Copay, 100% Brand-Name after a \$30 Copay, 100%	80% 80%

The Plan will pay benefits in accordance with any applicable Massachusetts State insurance law.

The Boston University Student Medical Insurance Plan for Students and Dependents 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 Boston University Student Medical Insurance Plan Brochure carefully before deciding whether this Plan is right for you. While this document and the Boston University Student Medical 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 Boston University, you may view it Student Health Services, the Office of Risk Management or you may contact us at **(800) 966-7772**.

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.