

# 2008 - 2009

**The Arizona Board of Regents  
Student Health Insurance Plan  
The University of Arizona**

**Important  
Student Health  
Insurance Information –  
Deadline Sensitive!**

The University of Arizona brings to you  
the Arizona Board of Regents  
Student Health Insurance Plan  
administered by Aetna Student Health



To All UA Students and Parents,

The University of Arizona is pleased to present to our students and their dependents the Arizona Board of Regents Student Health Insurance Plan underwritten by Aetna Life Insurance Company and administered by Aetna Student Health.

This Plan provides affordable, convenient and accessible health care that is centered within the Campus Health Service, which serves as the primary care provider for enrolled students. Enrolled dependents will have direct access to health care services through an expansive network of Preferred Providers who are participating with Aetna.

In these times of skyrocketing health care costs, it is highly recommended that all students have health insurance. If a student is enrolled under a parent's policy, please review the policy carefully to make certain they are still eligible for coverage. Employer plans often do not cover students after they reach a specific age, and students who have declared financial independence to obtain financial aid may not be eligible. Students who have an HMO or PPO plan should evaluate the extent of coverage for health services obtained in the Tucson area. We encourage you to review the Arizona Board of Regents Plan, as well as other health insurance plans to determine which plan best meets your needs.

We wish our students good health and good luck in the coming year.

Sincerely,

Harry M. McDermott M.D., M.P.H  
Executive Director  
Health and Wellness

# Who

## Is Aetna Student Health?

We've been offering health insurance coverage to students like you for over 25 years at colleges and universities across the country. We're also a part of Aetna – a leader in the insurance industry with a strong knowledge of health care and an expansive network of physicians, hospitals, and other health care providers.

# What

## Is This Health Insurance Plan All About?

The Student Health Insurance Plan helps keep health care cost-effective. It also gives you some freedom to choose a doctor or other health care provider when referred – and still receive benefits under the Plan. Here's a brief description of the Plan benefits.

## Your Benefits at a Glance

**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.**

# 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 under your parents' plan, coverage may end at age 18 or 21.** Most health plans have age restrictions that limit coverage for dependents. Not our Plan. You're covered for as long as you are an undergraduate or graduate student meeting the minimum credit requirements.
- **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. Our Plan gives you that assurance.

Aggregate Lifetime Maximum	\$300,000 per Covered Person	
Campus Health Center Care	<ul style="list-style-type: none"> <li>• General Medicine, Well Woman Care, and Urgent Care: \$10 Copay</li> <li>• Specialist Care: \$30 Copay</li> <li>• Lab and X-ray: No Copay Applied</li> <li>• Psychiatric Services: \$25 Copay</li> <li>• Psychologist/Therapist: \$20 Copay</li> <li>• Behavioral Health Triage: \$5 Copay</li> </ul>	
	<b>Preferred Care</b>	<b>Non-Preferred Care</b>
Annual Deductible	\$250 (\$500 per family)	\$500 (\$1,000 per family)
Annual Out-of-Pocket Limit	\$1,500 per Covered Person, not to exceed \$2,000 per family.	\$3,000 per Covered Person, not to exceed \$6,000 per family.

## Your Benefits at a Glance (continued)

	Preferred Care	Non-Preferred Care
Physician's Office Visit	100% of the Negotiated Charge after a \$35 Copay, with waiver of the Annual Deductible.	70% of the Reasonable Charge.
Inpatient Hospitalization	90% of the Negotiated Charge.	70% of the Reasonable Charge.
Emergency Room	100% of the Negotiated Charge after a \$100 Copay per visit, with waiver of the Annual Deductible.	100% of the Actual Charge after a \$100 Emergency Room Deductible per visit, with waiver of the Annual Deductible.
Prescription Drugs	\$1,000 Annual Prescription Deductible, then Plan pays 80% for the next \$2,500. The Plan will pay 100% thereafter to the \$300,000 Lifetime Maximum.	

For more details about the Plan benefits available to you, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Click on "Students", then "Find Your School" and enter your school name, University of Arizona.

## Vital Savings<sup>SM</sup> on Dental

Vital Savings on Dental is a dental discount program helping you and your dependents save an average of 30- to 50-percent on a wide array of dental services – with one low annual fee of **\$25** per person for annual membership **September 1, 2008** through **August 31, 2009**. Enroll online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Students can enroll themselves and one dependent for **\$44**, or themselves plus two or more dependents for **\$63**.

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.

# Where

## Can I Go for Service?

### First Stop, Campus Health Service

When you need care, consider the Campus Health Service as your first stop. They can provide much of the immediate attention you need and address most simple, routine health needs. If you need care they can't provide, they'll refer you to a doctor or other health care provider who participates in Aetna's Preferred Provider\* network.

You also may visit any health care provider directly and receive benefits from the Plan. However, when you visit the Campus Health Service and obtain a referral, you'll pay less out of your own pocket for your care. If you are enrolled on the Student Health Insurance Plan, you must first seek treatment at the Campus Health Service. If you do not receive a referral, you will be subject to a benefit reduction; claims will be paid at the Non-Preferred Care rate.

To learn more about Preferred Providers visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com), click on "Find Your School" and enter your school name, University of Arizona.

## Campus Health Service Information & Hours

Campus Health Insurance Office

**(520) 621-6486**

Email: [chsinsurance@health.arizona.edu](mailto:chsinsurance@health.arizona.edu)

Office Hours: Monday - Friday, 8 a.m - 4:30 p.m.

Wednesday, 9 a.m. - 4:30 p.m.

*\*Preferred Providers are independent contractors and are neither employees nor agents of The University of Arizona, Aetna Student Health, or Aetna.*

# How

## Much Does It Cost?

### Student Health Insurance Plan Premiums

	Fall Semester 8/16/08- 1/15/09	Spring Semester 1/16/09- 8/15/09	Summer Session 6/1/09- 8/15/09
<b>Student</b>	\$ 661	\$ 925	\$ 330
<b>Student and Spouse</b>	\$2,570	\$3,601	\$1,285
<b>Student and Child(ren)</b>	\$2,292	\$3,214	\$1,146
<b>Student, Spouse, and Child(ren)</b>	\$3,391	\$4,748	\$1,694

# When

## Do I Enroll in the Plan and How?

During an "Open Enrollment," these notices are sent to you by broadcast email to your official University of Arizona email address. Students wishing to enroll must select coverage through Student Link (available Monday – Saturday, 7 a.m.-8 p.m.), by selecting "Registration," then clicking on "Insurance," and to change what the box says hit "Modify." Make your selection from the menu and click update. You will receive a confirmation message that your enrollment was successful.

If Student Link is not available, please contact the Campus Health Insurance office for assistance, **(520) 621-5002**.

The University of Arizona requires that all international students be automatically enrolled in the Plan, unless one qualifies for an exemption. For assistance in exemption request, please call **(520) 621-5002**.

**Note:** Once you enroll, you and your dependents, if enrolled under your Policy, will be automatically re-enrolled and billed through The University of Arizona Bursar's Office in future semesters (each fall and spring) upon class registration. Students not meeting eligibility requirements will be notified by email once the Campus Health Insurance office begins running eligibility reports.

## Enrollment Deadline Dates

Fall	September 8, 2008
Spring	January 28, 2009

# And There's More...

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

- **Aetna Vision<sup>SM</sup> Discount Program<sup>1</sup>** – a discount program on eyewear.
- **Aetna Fitness<sup>SM</sup> Discount Program<sup>1</sup>** – a discount program that offers discounts on health club memberships and home exercise equipment.
- **eDiets<sup>SM</sup>** – 25% discount on weekly dues for an eDiet membership.
- **Zagat Survey<sup>SM</sup> Healthy Dining<sup>1</sup>** – 30% discounts on online subscriptions to restaurant and lifestyle guides.
- **SpaWish<sup>SM</sup> Gift Certificate<sup>1</sup>** – Spa gift certificates redeemable at a national network of 1,300 day spas.
- **Mayo Clinic Bookstore.com<sup>1</sup>** – Discounts for books on health and wellness.
- **Informed Health<sup>SM</sup> Line<sup>2</sup>** – talk to a registered nurse about health issues, toll free, any time.
- **Health and Wellness Resources<sup>2</sup>** – an interactive website that provides assessment and health care tools to calculate body mass index, financial health, risk activities, health and wellness indicators.
- **Aetna Natural Products and Services<sup>SM</sup> Discount Program<sup>1,2,3</sup>** – reduced rates for natural therapy professionals and products, including visits to acupuncturists, chiropractors, massage therapists, vitamins and supplements.
- **Emergency Travel Assistance Services and Medical Evacuation<sup>3</sup>**

<sup>1</sup> Discount programs provide access to discounted prices and are NOT insured benefits.

<sup>2</sup> Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

<sup>3</sup> These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

# Learn More!

Go to  
[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)  
to learn more or call  
1-866-376-7450.

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

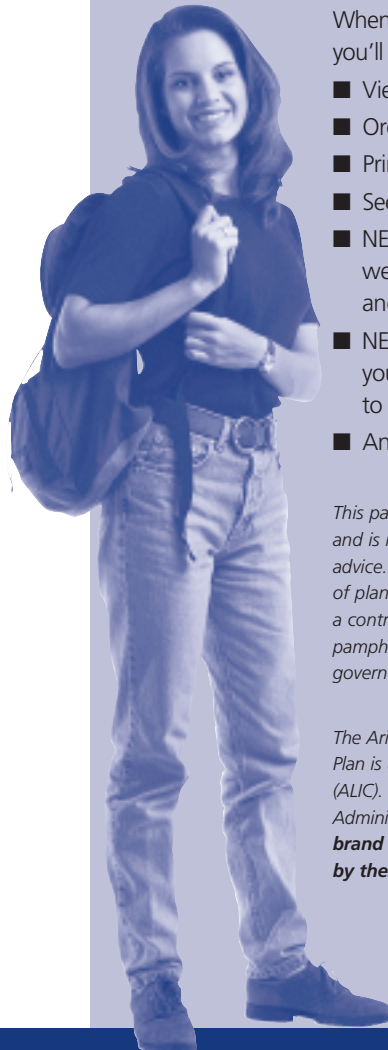
Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Order ID cards
- Print a temporary ID card
- See who is covered under your Plan
- NEW discounts on health and wellness services, such as SpaWish and Mayo Clinic bookstore
- NEW health history report provides your health data in a portable and easy to read format.
- And much more!

*This pamphlet is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits.*

*The Arizona State University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. **Aetna Student Health is the brand name for products and services provided by these companies.***



[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)  
Your one-stop website