



Rice University

2011-2012 Student Health Insurance Plan

Aetna Student Health, working with Rice University 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®.
- Benefit Maximum of \$500,000 per condition per policy year.
- 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.
- Lower co-pay for pharmacy at in-network pharmacies subject to an annual maximum of \$3,000.
- Dental insurance plan available. Visit www.aetnastudenthealth.com for more details.

How much does it cost?

	Deadline	Rate
Annual 8/15/11-8/14/12	8/15/11	\$1,543
Fall 8/15/11-12/31/11	8/15/11	\$588
Spring 1/1/12-8/15/12	1/5/12	\$955

Visit www.aetnastudenthealth.com for dependent rate information.

All registered, degree-seeking students, as verified by the Cashier’s office are required to have health insurance either through the Rice University Student Health Insurance Plan or through another individual or family plan.

Covered students may also enroll their lawful spouse/domestic partner (same sex or opposite sex) and children who are under 26 years of age.

Students electing to enroll in the Rice University Student Health Insurance Plan may opt to be billed annually or semi-annually. Only newly registered students may waive coverage in the Spring. Enrollment and Waiver elections must be made online at www.studenthealthinsurance.rice.edu

Learn More!

1-877-375-7908

www.aetnastudenthealth.com

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 Rice University 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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Benefits at a Glance

Here is a brief description of plan benefits.

Annual Deductible	Preferred - \$250 per Insured Non-Preferred - \$750 per insured
Inpatient Hospitalization	80% 50%
Mental Health Inpatient	80% 50% (max of 30 days per policy year)
Mental Health Outpatient	80% 50% (max of 60 visits per policy year)
Policy Year Benefit Maximum	\$500,000 per condition per policy year.
Pharmacy Maximum	\$3,000 per policy year
Outpatient Mental Health Maximum*	60 visits maximum per policy year.
Expenses	
Physician's Office Visit	Preferred: 80% of the Negotiated Charge after a \$20 per visit Copay. Non-Preferred: 50% of the Reasonable Charge after a \$20 per visit Deductible.
Inpatient Hospitalization	Preferred: 80% of the Negotiated Charge Non-Preferred: 50% of the Reasonable Charge
Emergency Room	Preferred: 80% of the Negotiated Charge after a \$50 Copay Non-Preferred: 80% of the Reasonable Charge after a \$50 deductible
X-Ray and Lab	Preferred: 80% of the Negotiated charge Non-Preferred: 50% of the Reasonable Charge
Prescription Drug	100% after a \$25 copay for brand name prescriptions and \$15 copay for generic prescription drugs at both out-of-network and in-network pharmacies 60 day supply available for one (1) co-pay

All benefits that show an * are subject to the Outpatient Maximum listed above.

The Rice 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 Rice University brochure carefully before deciding whether this plan is right for you. While this document and the Rice University 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 Rice University, you may view it at the University Student Insurance Office, located in the Rice Counseling Center or you may contact us at 713-348-4966.

This plan will never pay more than \$500,000 per condition in a coverage year or more than \$3,000 for pharmacy benefits per policy year and 60 office visits for outpatient mental health services. 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.