

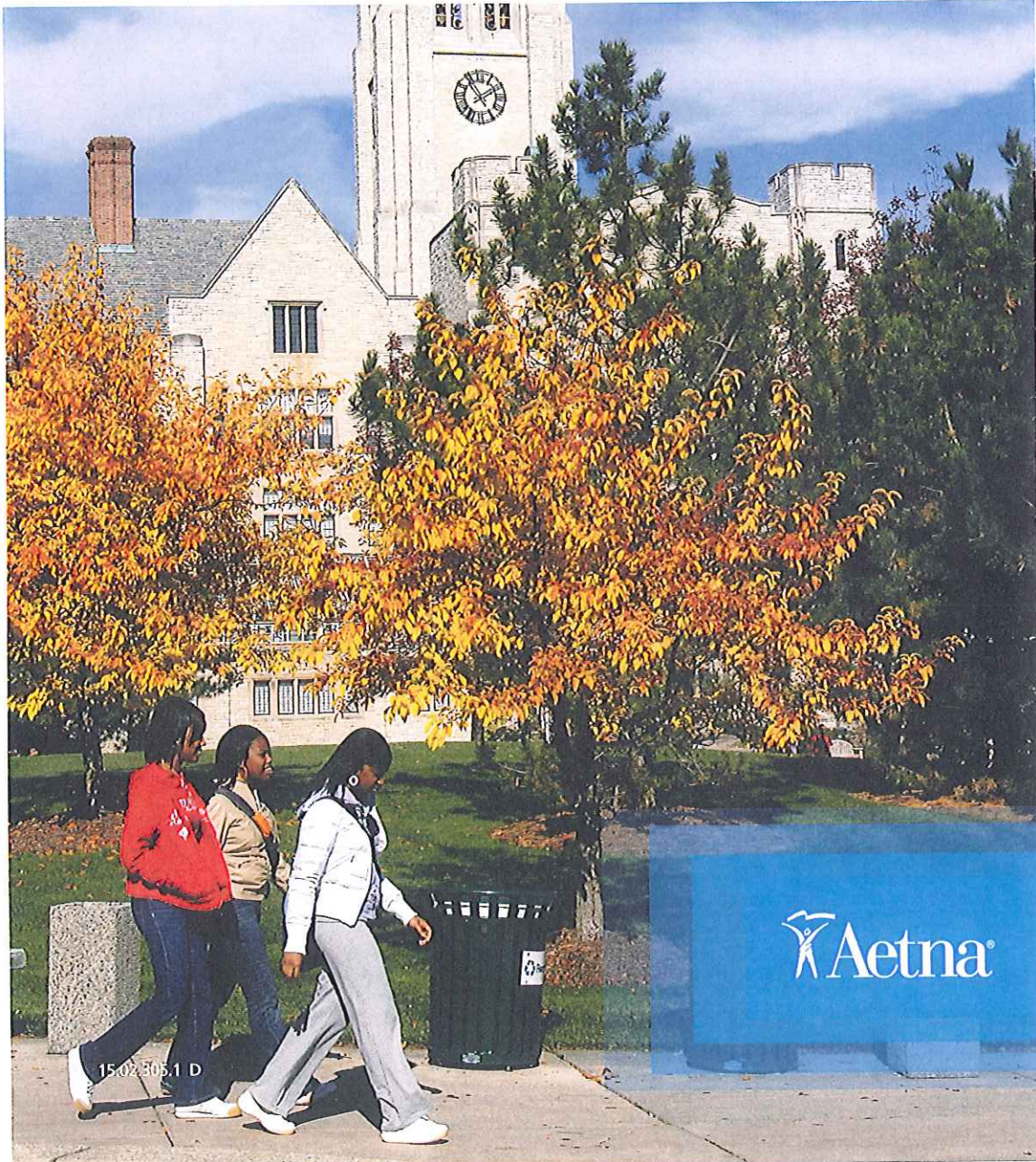


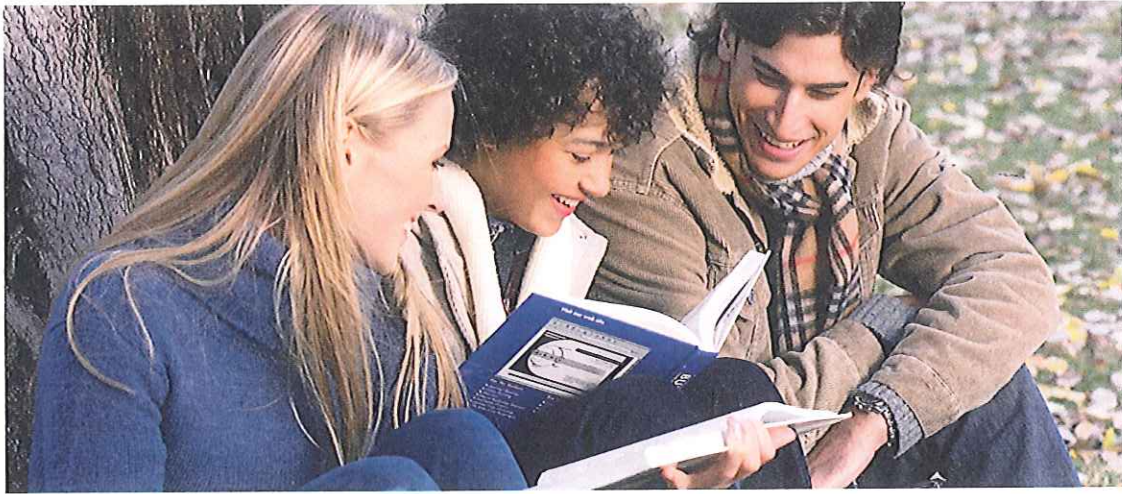
A student health insurance plan customized for you.

Deadline sensitive

Brought to you by The University of Toledo and Aetna Student Health

School Policy Information 2011-2012





Dear UT Student:

The University of Toledo has a mandatory Student Health Insurance Requirement in order to support the health and academic success of our student body. Health insurance is mandatory for all undergraduate, graduate, and law students registered for 6 or more on campus credit hours, and for all International and Medical Students registered for 1 or more credit hours. If you do not have your own medical insurance, The University of Toledo offers three Student Health Insurance Plans underwritten by Aetna Life Insurance Company and administered by Aetna Student Health. You have the choice to enroll in the Plan that best fits your needs.

All Plans provide coverage for Accidents and Sicknesses that occur on and off campus. They also include special cost-saving features to keep the coverage as affordable as possible. The enclosed material provides highlights of the Plans, along with information stating what you must do in order to complete your insurance requirement. For more information about the benefits and programs described in this pamphlet, visit: www.aetnastudenthealth.com/utoledo.

To ensure compliance with the University's insurance requirement, you will be enrolled in the Tier II Student Health Insurance Plan and the fee will be added to your Student Account. You may choose to waive the Tier II Plan, upgrade to the Tier III Plan, or downgrade to the Tier I Plan based on your needs. Benefit information on all Plans is summarized in the "Benefits at a Glance" section of this pamphlet.

Students with comparable coverage may request to waive the insurance by completing the waiver process online at: www.aetnastudenthealth.com/utoledo by **September 30, 2011** for the annual policy year or **January 31, 2012** for the Spring/Summer semester. The insurance charge will be removed after your waiver request is completed and approved. The charge will remain on your account if you do not complete the process or if your personal coverage is not considered comparable.

Any student who is not required to have health insurance in any given semester, but is registered for at least 1 credit hour at The University of Toledo, has the option of voluntarily enrolling in one of the three Student Health Insurance Plans underwritten by Aetna Life Insurance Company and administered by Aetna Student Health. To voluntarily enroll, you must complete an enrollment form online at: www.aetnastudenthealth.com/utoledo by **September 30, 2011** for the Fall semester or **January 31, 2012** for the Spring/Summer semester. However, you must pay Aetna Student Health directly for your insurance premium; the fee can NOT be added to your Student Account.

Sincerely,

The University of Toledo Health Insurance Management Office
Main Campus Medical Center
Phone: (419) 530-3474

The University of Toledo student health insurance plan is underwritten by Aetna Life Insurance Company (Aetna) 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.

Visit www.aetnastudenthealth.com/utoledo to learn more.

And There's More...

As a member of the Plan, you can also take advantage of the following services, discounts, and programs. These are not underwritten by Aetna and are not insurance. Please note that these programs are subject to change. To learn more about these additional services and search for providers visit www.aetnastudenthealth.com/utoledo.

- **Aetna BookSM discount program:** Access to discounts on books and other items from the American Cancer Society Bookstore, the MayoClinic.com Bookstore and Pranamaya.
- **Aetna FitnessSM discount program:** Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options and one-on-one health coaching services through GlobalFitTM.
- **Aetna HearingSM discount program:** Access to discounts on hearing aids and hearing tests from HearPO. Guaranteed lowest pricing* on over 1,000 models from seven leading manufacturers.
*Competitor copy required for verification of price and model. Limited to manufacturers offered through the HearPO program. Local provider quotes only will be matched, no Internet quotes.
- **Aetna Natural Products and ServicesSM discount program:** Access to reduced rates on services from participating providers for acupuncture, chiropractic care, massage therapy and dietetic counseling. Also, access to discounts on over-the-counter vitamins, herbal and nutritional supplements and natural products. All products and services are provided through American Specialty Health Incorporated (ASH) and its subsidiaries.
- **Aetna VisionSM discount program:** Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.
- **Aetna Weight ManagementSM discount program:** Access to discounts on eDiets[®] diet plans and products, Jenny Craig[®] weight loss programs and products, and Nutrisystem[®] weight loss meal plans.
- **Oral Health Care discount program:** Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, receive exclusive savings on Waterpik[®] dental water jets and sonic toothbrushes.
- **Zagat discounts:** Discount off a one-year online membership to ZAGAT.com, with access to ratings and reviews of over 40,000 restaurants, hotels and more in hundreds of cities worldwide.
- **At Home Products discount program:** Access to discounts on health care products that members can use in the privacy and comfort of their home.
- **Emergency Travel Assistance Services and Medical Evacuation:** Access to travel assistance services including emergency assistance – available 24/7.
- **Aetna Specialty Pharmacy** provides specialty medications and support to members living with chronic conditions and illnesses. These medications are usually injected or infused, or some may be taken by mouth. Custom compounded doses and forms are also available. For additional information please go to www.AetnaSpecialtyRx.com.
- **Quit Tobacco Cessation Program:** Say goodbye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Beginning Right[®] Maternity Program:** Make healthy choices for you and your baby. Learn what decisions are good ones for you and your baby. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.
- **Informed Health[®] Line:** Get health answers 24/7. Talk directly to a registered nurse. Our nurses can discuss a wide variety of health and wellness topics.

Discount programs and other programs above provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to the discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.

Visit www.aetnastudenthealth.com/utoledo to learn more.



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 30 years at colleges and universities across the country. We work with your school health 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 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:

- **Take a look at The University of Toledo student health insurance plan and compare it to your current coverage.** Look at premiums, deductibles, benefits provided and the time covered.
- **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 Plans, you pay a low co-pay for pharmacy at in-network pharmacies.

Visit www.aetnastudenthealth.com/utoledo to learn more.

Benefits at a Glance

The Student Health Insurance Plan helps keep health care cost effective. A referral is required for the Tier I and Tier II Plans. Here's a brief description of the Plan benefits.

	Tier I	Tier II	Tier III
Lifetime Maximum	\$50,000	\$250,000	\$250,000
Pharmacy Maximum	\$ 1,000	\$ 5,000	\$250,000
Mental Health Maximum*	\$ 3,000	\$ 3,000	\$ 3,000
Annual Deductible			
w/SHC Referral	\$100	\$100	none**
w/out SHC Referral	\$300	\$300	none**
Non-Preferred care	\$500	\$500	\$250 (individual) \$500 (family)
Expenses (copay/deductible)			
Physician's Office Visit			
At UTP & UTMIC	100%	100%	100%
Preferred	80% (\$ 20)	80% (\$ 10)	100% (\$ 15)
Non-Preferred	60%	60%	70%
Inpatient Hospitalization			
At UTP & UTMIC	100%	100%	100%
Preferred	80%	80%	100%
Non-Preferred	60% (\$250)	60% (\$250)	70%
Emergency Room	80% (\$150)	80% (\$150)	80% (\$ 50)
X-ray and Lab			
At UTP & UTMIC	100%	100%	100%
Preferred	80% (\$ 20)	80%	100%
Non-Preferred	60% (\$ 25)	60%	70%
Prescription Drug			
Preferred Pharmacy (includes UTMIC) – all paid 100% after copay			
Generic	100% (\$ 5)	100% (\$ 10)	100% (\$ 10)
Brand	100% (\$ 25)	100% (\$ 30)	100% (\$ 30)
NP Brand***	100% (\$ 40)	100% (\$ 60)	100% (\$ 60)
Non-Preferred Pharmacy – all paid at 60% after deductible			
Generic	60% (\$ 5)	60% (\$ 5)	60% (\$ 5)
Brand	60% (\$ 25)	60% (\$ 25)	60% (\$ 25)
NP Brand***	60% (\$ 40)	60% (\$ 40)	60% (\$ 40)

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

*Outpatient Expense, see the brochure for Inpatient Expense.

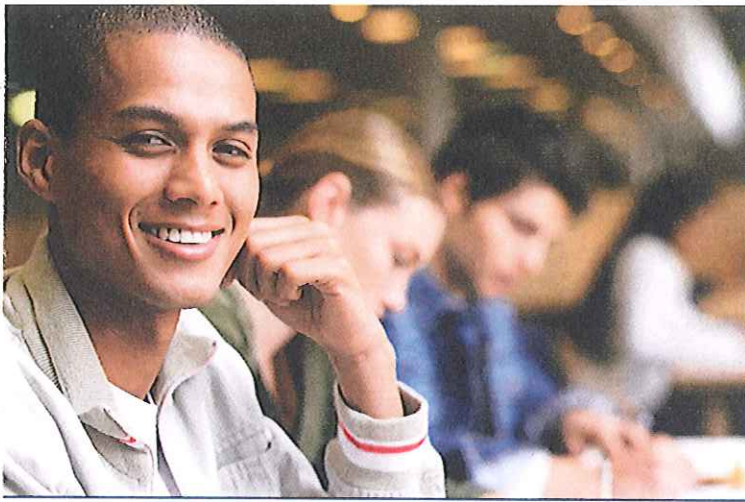
** Referral not needed on Tier III.

*** Non-Preferred Brand Name.

The Plan will pay benefits in accordance with any applicable Ohio insurance law. The **University of Toledo 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 **University of Toledo student health insurance plan** brochure carefully before deciding whether this plan is right for you. While this document and The **University of Toledo student health 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 The University of Toledo, you may view it online or contact us at (866) 746-6591.

The lifetime maximum for The University of Toledo Student Health Insurance Plan is \$50,000 for Tier I and \$250,000 for Tier II & Tier III. The annual maximum for Pharmacy is \$1,000 for Tier I, \$5,000 for Tier II and \$250,000 for Tier III. The annual maximum for Mental Health Outpatient is \$3,000 for Tier I, 30 days for Tier II and 30 days for Tier III. 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.

Visit www.aetnastudenthealth.com/utoledo to learn more.



Where

Can I Go for Service?

For students on the Main Campus, when you need care, make the Main Campus Medical Center (MCMC) your first stop. MCMC is located on the South West side of Main Campus. Our highly trained and experienced staff offers students a variety of services, which include primary and urgent medical care; women's health care; counseling and psychiatric services; laboratory testing and prescription, and over-the-counter medications.

You also may visit any health care provider directly and receive benefits from the Plan. However, when you visit MCMC first, you'll pay less out of your own pocket for your care. For specific hours, phone numbers, and available services, please visit the following or call:

Main Campus Medical Center – (419) 530-3451
<http://utoledo.edu/healthservices/student/index.html>

When students on the Health Science Campus need care, make The University of Toledo primary care physicians your first stop. To schedule an appointment with a primary care physician, call:

- 1) the Family Medicine Clinic at the Ruppert Center at **(419) 383-5555**; or
- 2) South Toledo Internists located at 3355 Glendale Avenue at **(419) 383-5614**.

To schedule an appointment with the psychiatrist who is located at 3355 Glendale Avenue, call **(419) 383-5614**.

You also may visit any health care provider directly and receive benefits from the Plan. However, when you visit a University of Toledo primary care physician first, you'll pay less out of your own pocket for your care.

If you need care that the Student Health Clinics 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).

To learn more about Preferred Providers, visit www.aetnastudenthealth.com/utoledo.

*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.

Visit www.aetnastudenthealth.com/utoledo to learn more.

How

Much Does It Cost?

Tier I**	Annual	Fall	Spring/Summer	Summer
	8/11/11 – 8/10/12	8/11/11 – 12/31/11	1/1/12 – 8/10/12	5/16/12 – 8/10/12
Student Only	\$1,852	\$ 751	\$1,101	\$ 441
Spouse Only*	\$3,818	\$1,548	\$2,270	\$ 909
Child(ren) only*	\$2,175	\$ 882	\$1,293	\$ 521
Spouse & Child(ren) only*	\$5,993	\$2,430	\$3,563	\$1,430

Tier II**	Annual	Fall	Spring/Summer	Summer
	8/11/11 – 8/10/12	8/11/11 – 12/31/11	1/1/12 – 8/10/12	5/16/12 – 8/10/12
Student Only	\$2,416	\$ 980	\$1,436	\$ 576
Spouse Only*	\$2,556	\$1,036	\$1,520	\$ 609
Child(ren) only*	\$2,556	\$1,036	\$1,520	\$ 609
Spouse & Child(ren) only*	\$5,112	\$2,072	\$3,040	\$1,218

Tier III**	Annual	Fall	Spring/Summer	Summer
	8/11/11 – 8/10/12	8/11/11 – 12/31/11	1/1/12 – 8/10/12	5/16/12 – 8/10/12
Student Only	\$2,846	\$1,154	\$1,692	\$ 679
Spouse Only*	\$5,663	\$2,297	\$3,366	\$1,350
Child(ren) only*	\$3,163	\$1,283	\$1,880	\$ 754
Spouse & Child(ren) only*	\$8,826	\$3,580	\$5,246	\$2,104

*DEPENDENTS MUST BE ENROLLED IN THE SAME TIER AS THE STUDENT

**Coverage selection cannot be changed during the year. Students wishing to enroll in a different Tier must do so at the beginning of the Policy Year, and cannot change their election.

How

to Waive or Enroll

The University of Toledo requires all undergraduate, graduate, and law students registered for 6 or more on campus credit hours, and all International and Medical Students registered for 1 or more credit hours to have health insurance.

To waive or enroll in Tier I, II, or III go to:
www.aetnastudenthealth.com/utoledo.

To ensure compliance with the University's insurance requirement you will be enrolled in the Tier II Student Health Insurance Plan and have the fee added to your Student Account. You may choose to waive the Tier II plan, upgrade to the Tier III Plan, or downgrade to the Tier I Plan based on your needs. The charge will remain on your account if you do not complete the waiver process or if your other coverage is not considered comparable.

Any student who is not required to have health insurance in any given semester, but is registered for at least 1 credit hour at The University of Toledo has the option of voluntarily enrolling in one of the three Student Health Insurance Plans.

To voluntarily enroll, go to:
www.aetnastudenthealth.com/utoledo.

Enroll/Waive deadline dates

Fall: September 30, 2011

Spring: January 31, 2012

Waiver submissions may be audited by The University of Toledo, 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 health 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 University's waiver requirements.

Please make sure you understand your university's credit hour and other requirements for enrolling in this plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be rescinded in accordance with its terms.

Visit www.aetnastudenthealth.com/utoledo to learn more.

With our Aetna Advantage™ Dental benefits and insurance plan, you select a primary care dentist (PCD) and have most of your preventive and restorative services covered by a copayment or reduced fee for each visit. Enroll online at www.aetnastudenthealth.com/utoledo.

Price: **\$126** Student only
 \$257 Student + Spouse
 \$323 Student + Children
 \$454 Student + Spouse + Children

Dental benefits and dental insurance plans are underwritten by Aetna Dental Inc., Aetna Dental of California Inc., Aetna Health Inc. and/or Aetna Life Insurance Company, and in Texas by Aetna Dental Inc. (Aetna). Each insurer has sole financial responsibility for its own products.

Your Home Page @ Aetna Navigator®

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/utoledo to learn more or call (866) 746-6591.

This material is for information only. Health/Dental insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable Ohio insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. 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 agents nor employees of Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates. Aetna does not provide care or guarantee access to health/dental services. The CareEngine is a proprietary technology platform developed by ActiveHealth Management, an Aetna company. In conjunction with clinicians, the CareEngine continuously analyzes claims and other data against evidence-based best practices and alerts the members and their physicians about possible care gaps and other inconsistencies. Information is not a substitute for diagnosis or treatment by a physician or other health care professional. While only your doctor can diagnose, prescribe or give medical advice, the informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs. 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.

NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto is guilty of insurance fraud.

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