Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

Drexel University

2014-2015 Student Health Insurance Plan

www.aetnastudenthealth.com

Aetna Student Health, working with Drexel 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®.
- Aggregate Benefit Maximum is Unlimited per policy year for Dragon Plan and Dragon Preferred Plan.
- Informed Health® Line – Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics*.
- Access to savings on vision, fitness, weight management, books and many more!
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.
- **Dragon Plan Pharmacy**
  Copay for pharmacy at in-network pharmacies subject no annual maximum. Out of network and In Network pharmacy services covered at 100% after a $15 generic/$30 brand copay.
- **Dragon Preferred Plan Pharmacy**
  Copay for pharmacy at in-network pharmacies subject no annual maximum. Out of network and In Network pharmacy services covered at 100% after a $15 generic/$30 brand copay.
- Adult Preventative Dental Care (preventative care office visit, cleanings, sets of bitewing x- rays) will only be covered under the Dragon Preferred Plan.
- Adult Vision Care (comprehensive exams, lenses and frames, contacts) will only be covered under the Dragon Preferred Plan.

Please see chart on back and visit **www.aetnastudenthealth.com** for more details.

How much does it cost?

Annual	Deadline	Rate
***9/01/14-8/31/15**		
Dragon Plan	9/30/14	$1,901
Dragon Preferred Plan	9/30/14	$2,631

*The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Drexel University's administrative fee.

Visit www.aetnastudenthealth.com for rate information.

Who is eligible?

- All students are eligible.
- Mandatory - As a full-time student if you fail to waive in accordance with Drexel's requirements by September 30, 2014, you will be automatically enrolled in theDragon Plan.
- Undergraduate International students will be automatically enrolled (only Embassy sponsored insurance will be accepted in lieu of this).
- Students being automatically enrolled will participate in the Dragon Plan level of coverage.

Learn More!
1-877-409-7361
www.aetnastudenthealth.com

*Aetna cannot pay for health care services provided in a country under sanction by the U.S. unless permitted under an Office of Foreign Asset Control (OFAC) license.
** Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.
Aetna Student Health℠ is the brand name for products and services provided by Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna). Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. (CCA).
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Here's what the plan offers

Here is a brief description of the plan benefits.

Policy Year Maximums	Dragon Plan	Dragon Preferred Plan
Aggregate Maximum	Unlimited	Unlimited
Deductible	Preferred: $100 Non-Preferred: $500	N/A N/A
Pharmacy Maximum	Unlimited	Unlimited
Mental Health Benefit Maximum per Policy Year	N/A	Inpatient: Severe: 30 days Other than Severe: 35 days per Condition Outpatient: Severe: 60 visits Other than Severe: 20 visits
Benefits		
Physician's Office Visit-Health	Preferred: 80% of Negotiated Charge after a $10 copay Non-Preferred: 50% of Recognized Charge	Preferred: 100% of Negotiated Charge after a $15 copay Non- Preferred: 50% of Recognized Charge
Physician's Office Visit-Preventative	Preferred: 100% of Negotiated Charge Deductible waived for Preferred Care Non-Preferred: 50% of Recognized Charge	Preferred: 100% of Negotiated Charge Non-Preferred: 50% of Recognized Charge
Inpatient Hospitalization-Health	Preferred: 80% of Negotiated Charge after a $250 per admit copay Non-Preferred: 50% of Recognized Charge	Preferred: 100% of Negotiated Charge after a $500 per admit copay Non Preferred: 50% of Recognized Charge
Emergency Room	80% of Negotiated orRecognized Charge after a $100 per visit copay (waived if admitted)	100% of Negotiated Charge orRecognized Charge after a $50 per visit copay (waived if admitted)
X-ray and Lab	Preferred: 80% of Negotiated Charge Non-Preferred: 50% of Recognized Charge	Preferred: 100% of Negotiated Charge Non-Preferred: 50% of Recognized Charge
Prescription Drug	After $15 generic/$30 brand copay: 100% of Negotiated or Recognized Charge.	After $15 generic/$30 brand copay: 100% of Negotiated or Recognized Charge.
Please Note: You are required to pay in full at the time of service for all prescriptions dispensed at a Non-Participating Pharmacy. Contraceptive coverage at 100% except for Brand drugs with Generic equivalent.		
Adult Preventative Dental Care *Adult Benefit Only	Not Covered See Plan Summary of Benefits for Preventative Child Benefit (up to age 19). For details please visit: www.aetnastudenthealth.com	Includes per Policy Year; 1 preventative care office visit, 2 cleanings, 2 sets of bitewing x- rays to a maximum: $500 per Policy Year. Not Covered: Basic, Major and Ortho Services
Adult Vision Benefit *Adult Benefit Only; See Plan Summary of Benefits for Preventative Child Benefit (up to age 19). For details please visit: www.aetnastudenthealth.com	Preferred: 80% of Negotiated Charge Non-Preferred: 50% of Recognized Charge Limited to 1 routine visit per Policy Year	Comprehensive Exam- 1 every 12months Lenses and Frames -1 every 24months, $120 Benefit for Plastic Lenses, $105 for Contact Lenses, Frames-$130 Benefit. For details please visit: www.aetnastudenthealth.com.

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

- Please read the Drexel University brochure during business hours, carefully before enrolling located at Office of Counseling & Health, Suite 201, Creese Student Center, 3210 Chestnut Street, Philadelphia, PA or Health Insurance and Immunizations-Center City, New College Building, Suite 1106, 245 North 15th Street, Philadelphia, PA
- View the full plan description, which is contained in the Master Policy issued to the school, you may view it at Office of Counseling & Health, Suite 201, Creese Student Center, 3210 Chestnut Street, Philadelphia, PA or Health Insurance and Immunizations-Center City, New College Building, Suite 1106, 245 North 15th Street, Philadelphia, PA.

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.

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