Drexel University
2016-2017 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®.
• 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**
• Dental PPO Plan (comprehensive dental plan with preventative, basic, and major care benefits) on this optional plan, available on a voluntary basis. Please visit www.aetnastudenthealth.com for more plan information.
• Vision Care Plan (comprehensive exams, lenses and frames, contacts) optional voluntary Plan. Please visit www.aetnastudenthealth.com for more plan information.

• Important Plan benefit payment definitions:
  Negotiated Charge: the maximum charge a Preferred Care Provider or Designated Provider has agreed to make as to any service or supply for the purpose of the benefits under this Policy
  Recognized Charge: Only that part of a charge which is recognized is covered. The recognized charge for a service or supply is the lowest of:
  • The provider’s usual charge for furnishing it; and
  • The charge Aetna determines to be appropriate; based on factors such as the cost of providing the same or a similar service or supply; and the manner in which charges for the service or supply are made; and
  • The charge Aetna determines to be the recognized charge percentage made for that service or supply

How much does it cost?

<table>
<thead>
<tr>
<th>Term</th>
<th>Deadline</th>
<th>Dragon Rate</th>
<th>Dragon Preferred Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>August Start Only</td>
<td>8/31/16</td>
<td>$2,481</td>
<td>$3,197</td>
</tr>
<tr>
<td>8/1/16-8/31/17</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual</td>
<td>9/30/16</td>
<td>$2,290</td>
<td>$2,950</td>
</tr>
<tr>
<td>9/1/16-8/31/17</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winter</td>
<td>1/30/17</td>
<td>$1,538</td>
<td>$1,977</td>
</tr>
<tr>
<td>1/1/17-8/31/17</td>
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<td></td>
</tr>
<tr>
<td>Spring</td>
<td>4/30/17</td>
<td>$971</td>
<td>$1,244</td>
</tr>
<tr>
<td>4/3/17-8/31/17</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Summer</td>
<td>7/15/17</td>
<td>$453</td>
<td>$574</td>
</tr>
<tr>
<td>6/26/17-8/31/17</td>
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</table>

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

**Visit www.aetnastudenthealth.com for dependent rate information.

Who is eligible?

Students

• All students are eligible.
• Mandatory - As a full-time student if you fail to waive in accordance with Drexel’s requirements you will be automatically enrolled in the Dragon Plan.
• Undergraduate International students will be automatically enrolled (only Embassy sponsored insurance will be accepted in lieu of this).

Dependents

• Spouse residing with the insured student.
• Children under 26 years of age, regardless of whether or not they are married, or a full or part-time student, or dependent upon the parent for financial support.

Learn More! 1-877-409-7361
www.aetnastudenthealth.com
Please check here to view all of the 16/17 plan changes.

*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 and its applicable affiliated companies (Aetna). Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company. Self-insured plans are funded by the applicable school, with claims administration services provided by Aetna Life Insurance Company.
15.03.473.1 8 (04/16)
Here’s what the plan offers for students

<table>
<thead>
<tr>
<th>Policy Year Maximums</th>
<th>Dragon Plan</th>
<th>Dragon Preferred Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out of Pocket Maximum</td>
<td>Preferred: $5,000 Non-Preferred: $10,000</td>
<td>Preferred: $3,000 Non-Preferred: $10,000</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>Preferred: $100 Non-Preferred: $500</td>
<td>Preferred: $100 Non-Preferred: $100</td>
</tr>
</tbody>
</table>
| Benefits at a Glance — Full plan details available in the 2016-2017 Student Health Insurance Plan Design and Benefits Summary

*Please note the definitions of Negotiated and Recognized rates on front page.

*Preferred providers are in network and have negotiated contract rates with Aetna.

<table>
<thead>
<tr>
<th>Physician’s Office Visit–Health</th>
<th>Preferred: 100% of Negotiated Charge after a $20 copay Non-Preferred: 50% of Recognized Charge</th>
<th>Preferred: 100% of Negotiated Charge after a $15 copay Non-Preferred: 50% of Recognized Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outpatient Mental Health Visit</td>
<td>Preferred: 100% of Negotiated Charge after a $20 copay Non-Preferred: 50% of Recognized Charge</td>
<td>Preferred: 100% of Negotiated Charge after a $15 copay Non-Preferred: 50% of Recognized Charge</td>
</tr>
<tr>
<td>Physician’s Office Visit–Preventative</td>
<td>Preferred: 100% of Negotiated Charge Non-Preferred: 50% of Recognized Charge</td>
<td>Preferred: 100% of Negotiated Charge Non-Preferred: 50% of Recognized Charge</td>
</tr>
<tr>
<td>Inpatient Hospitalization–Health</td>
<td>Preferred: 80% of Negotiated Charge after a $250 per admit copay Non-Preferred: 50% of Recognized Charge</td>
<td>Preferred: 100% of Negotiated Charge after a $500 per admit copay Non-Preferred: 50% of Recognized Charge</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>80% of Negotiated or Recognized Charge after a $150 per visit copay (waived if admitted)</td>
<td>100% of Negotiated or Recognized Charge after a $100 per visit copay (waived if admitted)</td>
</tr>
<tr>
<td>Ambulance Coverage</td>
<td>Preferred: 100% of Negotiated Charge Non-Preferred: 100% of Recognized Charge</td>
<td>Preferred: 100% of Negotiated Charge Non-Preferred: 100% of Recognized Charge</td>
</tr>
</tbody>
</table>

*Please see the definition of negotiated rates on the front page.

| 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/$45 Non-Preferred Brand copay: 100% of Negotiated or Recognized Charge. | After $15 generic/$30 brand/$45 Non-Preferred 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. Dispense as written penalty (member chooses Brand when Generic available)

Aetna Dental PPO Plan*
Preventive service 100% in network/80% out of network
Basic Services 80% in network/60% out of network
Major Services 60% in network/50% out of network
Orthodontics not covered
Annual Maximum $1,000
Individual Deductible $50/ Family Deductible $150

*This is an optional voluntary plan. Students must be on the Student Health Insurance plan to purchase. For complete plan and pricing information please visit www.aetnastudenthealth.com

Aetna Vision Plan*
Eye exams $10 copay in network
Eye glass lenses $25 copay in network
$105 allowance for contact lenses
$130 allowance for Frames

*This is an optional voluntary plan. Students must be on the Student Health Insurance plan to purchase. For complete plan and pricing information 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 215, 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 215, 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.