

2008 – 2009

Indiana University

Student Health Insurance Plan Brochure

**For Indiana University Student Academic Appointees
and Fellowship Recipients**



Aetna Student Health

Underwritten by:
Aetna Life Insurance Company (ALIC)

Policy No. 812849

Table of Contents

	Page
Where To Find Help	3
You Can Also Find Help.....	3
Health Insurance Plan for Indiana University Student Academic Appointees and Fellowship Recipients	5
Eligibility	5
Waiver Process/Procedure	6
Dependent Coverage.....	7
Policy Period.....	9
Premium Rates.....	9
Premium Refund Policy.....	10
Pre-Existing Conditions.....	10
Utilizing Indiana University Health Centers	11
Preferred Provider Network.....	12
Inpatient Admission Pre-Certification Program	13
Description of Benefits	13
Summary of Benefits	14
Additional Services and Discounts.....	19
General Provisions	21
State Mandated Benefits	21
Subrogation/Reimbursement Right of Recovery Provision	21
Coordination of Benefits.....	22
Definitions.....	23
Exclusions	27
Extension of Benefits.....	32
Termination of Insurance	32
Continuation Privilege	32
Claim Procedure	33
Appeals and Complaints Procedure.....	33
External Review.....	34
Prescription Drug Claim Procedure.....	34
On Call International	35
Accidental Death and Dismemberment (ADD) Benefits	35
Medical Evacuation and Repatriation (MER) Benefits.....	35
World Emergency Travel Assistance (WETA) Services	36
Important Note.....	37

Where To Find Help

Got Questions? Get Answers with Aetna Navigator®

As an Aetna Student Health Insurance Plan member, you have access to Aetna Navigator, your secure member website, packed with personalized claims and health information. You can take full advantage of our interactive website to complete a variety of self-service transactions online.

By logging into Aetna Navigator, you can:

- Review who is covered under your Plan.
- Request member ID cards.
- View Claim Explanation of Benefits (EOB) statements.
- Estimate the cost of common health care services and procedures to better plan your expenses.
- Research the price of a drug and learn if there are alternatives.
- Find health care professionals and facilities that participate in your Plan.
- Send an e-mail to Aetna Student Health Customer Service at your convenience.
- View the latest health information, news and more!

How do I register?

- Go to www.aetnastudenthealth.com.
- Click on “Find Your School.”
- Enter your school name and then click on “Search.”
- Click on Aetna Navigator and then the “Access Navigator” link.
- Follow the instructions for First Time User by clicking on the “Register Now” link.
- Select a user name, password and security phrase.

Your registration is now complete, and you can begin accessing your personalized information!

Need help with registering onto Aetna Navigator?

Registration assistance is available toll free, Monday through Friday, from 7 a.m. to 9 p.m. Eastern Time at **(800) 225-3375**.

You Can Also Find Help

For Questions About:

- Insurance Benefits
- Enrollment
- Claims Processing
- Inpatient Admission Pre-Certification

Please contact:

Aetna Student Health
P.O. Box 15708
Boston, MA 02215-0014
(877) 437-6512

For Questions About:

- Enrollment
- Premium Submission

Please call: (812) 856-4650

E-mail address: *studenhc@indiana.edu*

For Questions at IUB About:

- Campus Health

Please contact:

Indiana University Health Center
600 N. Jordan Avenue at Tenth Street
Information, (812) 855-4011

For Questions at IUPUI About:

- Campus Health

Please contact:

IUPUI Student Health Services
1140 West Michigan Street
Coleman Hall (1st Floor)
(317) 274-8214

For Questions About ID Cards:

A permanent ID card will be issued as soon as possible. This card will be mailed to the address you have on file with the Student Information System at Indiana University for Fellowship Recipients, or for SAAs, the address on file with the Dean of Faculties Office at Indiana University. Please be sure to notify the appropriate office of any address changes. If you need medical attention before the ID card is received, benefits will be payable according to the Policy. **You do not need an ID card to be eligible to receive benefits.** Once you have received your permanent ID card, present it to the provider to facilitate prompt payment of your claims.

Note: Please be advised you will receive a unique Aetna member ID number on your membership card.

For lost ID cards, contact:

Aetna Student Health
(877) 437-6512 or visit www.aetnastudenthealth.com, click on “Find Your School” and enter 812849 as your Policy Number.

For Questions About:

- Status of Pharmacy Claims
- Pharmacy Claim Forms
- Excluded Drugs and Pre-Authorization

Please contact:

Aetna Pharmacy Management
(800) 238-6279 (Available 24 hours)

For Provider Listings (including a listing of Preferred Care Pharmacies):

Use Aetna’s online DocFind® service located at www.aetnastudenthealth.com. Click on “Find Your School” and enter **812849** as your Policy Number. You can use DocFind to find out whether a specific doctor belongs to Aetna’s network or to find Preferred Providers practicing in your area.

For Questions About:

- On Call International 24/7 Emergency Travel Assistance Services

Please contact:

On Call International at **1- (866) 525-1956** (within U.S.).

If outside the U.S., call collect **by dialing the U.S. access code plus 1- (603) 328-1956**.

Please also visit www.aetnastudenthealth.com and visit your school-specific site for further information.

Worldwide Web Access:

- Aetna Student Health: www.aetnastudenthealth.com
- Aetna: www.aetna.com

<p style="text-align: center;">Health Insurance Plan for Indiana University Student Academic Appointees and Fellowship Recipients</p>
--

This Student Health Insurance Plan has been developed especially for Indiana University Student Academic Appointees, Fellowship Recipients and their dependents. (Dependents include eligible spouses, same-sex domestic partners, and children. Please see the Eligibility section for further information.) The Plan provides coverage for illnesses and Injuries that occur on and off campus, and includes special cost-saving features to keep the coverage as affordable as possible.

Indiana University is pleased to offer the Plan as described in this Brochure. Please keep this Brochure, as it provides a general summary of your coverage. A complete description of the benefits and full terms and conditions may be found in the Master Policy. If any discrepancy exists between this Brochure and the Policy, the Master Policy will govern and control the payment of benefits.

Student Academic Appointees and Fellowship Recipients

Eligibility

Participation in the Student Health Insurance Plan is mandatory for Indiana University Student Academic Appointees and Fellowship Recipients, unless proof of comparable coverage is presented, and a Waiver is filed by the Waiver Deadline. The Waiver Deadlines are listed on page 6.

All Student Academic Appointees (SAAs) appointed with 37.5% FTE or above for the corresponding semester, Fall and/or Spring, and all Fellowship recipients with an award of \$3,230 or more per semester are automatically enrolled in this Insurance Plan which is fully subsidized by the University or external funding agency. All graduate students on an academic appointment at or above 37.5% FTE must enroll in six credit hours or G901 each semester on appointment (summer excluded). Fellowship recipients must be enrolled full time. A full-time course load is defined by each school, but will in no case be less than six credit hours per semester.

Waiver Process/Procedure

Waiver of this coverage will be authorized if the student presents evidence of other health insurance coverage under a plan which provides benefits equivalent to this Plan. Students must present the evidence of coverage and complete a Waiver Form and return it to the office indicated below by the Waiver Deadline date shown below.

Please note: SAAs and Fellowship Participants must complete a Waiver Form for each enrollment period (Fall and Spring/Summer).

Waiver Deadline Dates

Fall Semester	September 30, 2008
Spring/Summer Semester	January 30, 2009

Waiver Submission

Campus	Student Type	Office
Bloomington	SAAs/Fellowship	Academic Policies & Services – Bryan 016
Indianapolis	SAAs/Fellowship	Dean of Faculties Office – A0 126
South Bend	SAAs/Fellowship	Career & Graduate School Planning and Placement

Dependent Coverage

Eligibility

If you are covered by the Student Health Insurance Plan for Indiana University Student Academic Appointees and Fellowship Recipients you may also enroll your spouse/same-sex domestic partner (residing with the insured student) and financially dependent children under the age of 24.

A financially dependent child shall include (1) a son or daughter of the subscriber less than age 24 regardless of support and (2) a stepchild, child subject to legal guardianship, grandchild, or other blood relative less than age 24 who depends on the subscriber for more than 50% of the individual’s support.

Please note: If you wish to enroll your same-sex domestic partner, please contact the Campus Student Insurance Coordinator at **(812)856-4650** for more information or to obtain enrollment forms.

Newborn Infant Coverage and Adopted Child Coverage

A child born to a Covered Person shall be covered for Accident, Sickness, and congenital defects for 31 days from the date of birth. At the end of this 31-day period, coverage will cease under the Indiana University Student Academic Appointees and Fellowship Recipients Student Health Insurance Plan. To extend coverage for a newborn past the 31 days, the Covered Person must (1) enroll the child within 31 days of birth and (2) pay the additional premium starting from the date of birth.

Coverage is provided for a child legally placed for adoption with a Covered Person for 31 days from the moment of placement, provided the child lives in the household of the Covered Person and is dependent upon the Covered Person for support. To extend coverage for an adopted child past 31 days, the Covered Person must (1) enroll the child within 31 days of placement of such child and (2) pay any additional premium starting from the date of placement.

Enrollment

To enroll the dependent(s) of covered Student Academic Appointees and Fellowship Recipients, please complete the Enrollment Form available online at www.aetnastudenthealth.com. Click on “Find Your School” and enter **812849** as the Policy Number. A specific period of time will be allowed at the beginning of each year for enrolling in the Plan. The completed Dependent Enrollment Form should be submitted directly to Aetna Student Health.

Annual Policy/Fall Semester: If the Dependent Enrollment Form is submitted before **September 15, 2008** coverage will be backdated to the beginning of the Policy Period. If the Enrollment Form is submitted after **September 15, 2008**, it will not be accepted in the absence of a significant life change, and the dependent will have to wait until the next open enrollment period to apply. An Enrollment Form should be submitted directly to Aetna Student Health Benefit Planning Insurance Agency, Inc.

Spring Semester: Dependents will have an additional open enrollment period. If the completed Enrollment Form is submitted by **January 31, 2009**, coverage will be backdated to the beginning of the Policy Period. If the completed Enrollment Form is submitted **February 1, 2009**, or after, it will not be accepted in the absence of a significant life change, and the student will have to wait until the next open enrollment period to enroll the dependent. The completed Dependent Enrollment Form and premium should be submitted directly to Aetna Student Health.

Mid-Year Enrollment: You may enroll your eligible dependents after the deadline date only if there has been a significant life change (i.e., marriage, birth, loss of prior coverage, arrival in the United States). If the completed Enrollment Form is submitted within 30 days of the qualifying event, coverage will be backdated to the date of the qualifying event. If the completed Enrollment Form is submitted after the 30 days of the qualifying event, it will not be accepted, and the dependent(s) will have to wait until the next annual open enrollment period to enroll. The completed Enrollment Form and premium should be submitted directly to Aetna Student Health along with required documentation.

Policy Period

Coverage dates for the Plan are as follows:

- **SAAs/Fellowship Recipients meeting the eligibility requirements for the Fall and Spring Semester:** Coverage for the Annual Policy will become effective on **August 15, 2008**, and will terminate on **August 14, 2009**.
- **SAAs/Fellowship Recipients meeting the eligibility requirements for the Fall Semester only:** Coverage for the Fall Semester will become effective on **August 15, 2008**, and will terminate on **December 31, 2008**.
- **SAAs/Fellowship Recipients meeting the eligibility requirements for the Spring Semester only:** Coverage for the Spring Semester will become effective on **January 1, 2009**, and will terminate on **August 14, 2009**.
- Enrollment for the Fall Semester includes coverage for the winter break; enrollment for the Spring Semester includes coverage for the summer months, through **August 14, 2009**.

Premium Rates

	<i>Student*</i>	<i>Spouse</i>	<i>Child(ren)</i>
Annual	\$1,666	\$3,980	\$3,020
Fall	\$ 633	\$1,516	\$1,143
Spring/Summer	\$1,033	\$2,463	\$1,876
Quarterly**		\$ 995	\$ 755

*Premiums for qualifying SAAs and Fellowship Recipients are fully subsidized by the University or external granting agency. No Enrollment Form is required for the mandatory Student Health Insurance Plan for SAAs and Fellowship Recipients. Information on enrolling dependents can be found at www.aetnastudenthealth.com.

****Please note:** Quarterly payment option is only available for those dependents enrolling at the beginning of the academic year for 2008-2009. The deadline to enroll in the quarterly payment option is **September 15, 2008**.

The 2nd quarter deadline is 11/15/08. The 3rd quarter deadline is 2/15/09 and the 4th quarter deadline is 5/15/09. If a quarterly payment is missed, the dependent(s) will not be able to enroll until the next open enrollment period and a break in coverage will apply.

Premium Refund Policy

If you withdraw during the first 31 days of the coverage period, and no claims have been filed, coverage will not be in effect and you will receive a full refund of the insurance fee. If you withdraw after the first 31 days of the coverage period, your coverage will remain in effect until the end of the term and you will not receive a refund.

Insured students entering the armed forces of any country will not be covered under the Policy as of the date of such entry. A pro-rata refund of premium will be made for such person, including dependents, upon written request received by Aetna Student Health within 90 days of withdrawal from school.

Pre-Existing Conditions

Definition of a Pre-Existing Condition

Any Injury, Sickness or condition that was diagnosed or treated, or would have caused a prudent person to seek diagnosis or treatment within six months prior to the Covered Person's effective date of insurance.

Limitations

Expenses incurred by a Covered Person as a result of a Pre-Existing Condition will not be considered Covered Medical Expenses unless no charges are incurred, or treatment rendered, for the condition for a period of six months under the Policy, or, the Covered Person has been covered under the Policy for 12 consecutive months, whichever occurs first.

Special Rules As To Pre-Existing Conditions

If a Covered Person had creditable coverage and such coverage terminated within 63 days prior to the date he or she enrolled (or was enrolled) for coverage in the Policy, then any limitation as to a Pre-Existing Condition under this Policy will not apply for that person.

"Creditable coverage" is a person's prior medical coverage as defined in HIPAA (Health Insurance Portability and Accountability Act of 1996). Such coverage includes coverage issued on a group or individual basis; Medicare; Medicaid; military-sponsored health care; a program of the Indiana Health Service; a state health benefits risk pool; the Federal Employee's Health Benefit Plan (FEHBP); a public health plan as defined in the regulations; and any health benefit plan under Section 5(e) of the Peace Corps Act.

Continuously Insured

Persons who have remained Continuously Insured under the Policy and other prior health insurance policies will be covered for any Pre-Existing Condition that manifests itself while Continuously Insured, except for expenses payable under prior policies in the absence of this Policy. Previously Covered Persons must re-enroll for coverage by the indicated enrollment deadlines in order to avoid a break in coverage for conditions that existed in the prior Policy Year. Once a break in continuous coverage occurs for more than 63 days, the definition of Pre-Existing Conditions will apply.

Utilizing University Health Centers

Your health care needs may best be satisfied in a convenient, cost-effective manner by the health care providers at one of the Indiana University Health Centers. Plan Deductibles are waived for services rendered at the IUB Health Center and IUPUI Health Services. The Health Centers provide care for acute illnesses and certain ongoing conditions, such as asthma, as well as contraceptive counseling and immunizations. A referral is not required to be seen at the Health Centers. However, appointments are preferred, and can be made by calling the number located below. You may be required to pay the charge for all services received at the time of care, and will be given a bill to submit to your insurance company for possible reimbursement if necessary.

Bloomington Campus – IU Health Center

If you are insured under the Student Health Insurance Plan, you can minimize your out-of-pocket expenses by utilizing the IU Health Center. You are not required to pay the annual Deductible or coinsurance for clinic visits in the IU Health Center. However, you may be required to pay certain charges for ancillary testing (e.g., lab test, X-ray). You may be required to pay the charge for all services received at the time of care, and will be given a bill to submit to your insurance company for possible reimbursement if necessary. You may also defer charges to your Bursar account. The IU Health Center, located at the corner of Tenth and Jordan (diagonally across from the Main Library), offers a wide range of services to IU students, spouses, and eligible dependents (12 years old and up). Minor dependents are not eligible to utilize the Health Center because there are no facilities for pediatric patients.

The Health Center is open from 8 a.m. to 4:30 p.m. Monday through Friday, with limited hours during the holidays and semester breaks. Appointments can be made up to one week in advance for general medical care and up to two weeks in advance for the Women's Clinic. If you fail to cancel appointments at least two hours in advance, you will be charged a fee. If you fail to cancel a Counseling and Psychological Service (CAPS) appointment at least 24 hours in advance, you will also be charged a fee. The intent of these fees is to ensure access to students who need care, and you will be reminded of these fees when the appointment is made. The fee will not be waived except for emergencies. The number to dial to either make or cancel an appointment is **(812) 855-7688**. A walk-in clinic service is available for students who have urgent medical needs, although the walk-in clinic may also be used when appointment times are filled.

IU Health Center
600 N. Jordan Avenue at Tenth Street

Phone Numbers:

Information, **(812) 855-4011**

Medical Questions, **(812) 855-5001**

Appointments, **(812) 855-7688**

Cancellations, **(812) 855-9805**

Billing and Registration, **(812) 855-4030**

Sexual Assault Crisis Service, 24-hour hotline, **(812) 855-8900**

Counseling and Psychological Services, **(812) 855-5711**

Indianapolis Campus – IUPUI Health Services

For clinic visits at IUPUI Health Services, you are not required to pay the annual Deductible or coinsurance. You may be required to pay certain charges for ancillary testing (e.g., lab test, X-ray). You will be required to pay the charges for all services received at the time of service, and will be given a bill to submit to your insurance company for possible reimbursement. IUPUI Health Services provides health services to IU students and their spouses. Minor dependents are not eligible to be seen as there are no facilities for pediatric patients.

IUPUI Health Services
Coleman Hall (1st Floor)
1140 West Michigan Street

Phone Number:

Student Appointments, (317) 274-8214

Hours:

Monday 7:30 a.m. to 5:00 p.m.
Tuesday 7:30 a.m. to 5:00 p.m.
Wednesday 7:30 a.m. to 5:00 p.m.
Thursday 9:00 a.m. to 5:00 p.m.
Friday 7:30 a.m. to 5:00 p.m.

Preferred Provider Network

Aetna Student Health has arranged for you to access a Preferred Provider Network in your local community, as defined below. Acute care facilities and mental health networks are available nationally if you require hospitalization outside the immediate area of the Indiana University School campus.

Preferred Care Provider (or Preferred Provider): A health care provider who has contracted to furnish services or supplies for a Negotiated Charge, but only if the provider is, with Aetna's consent, included in the Directory as a Preferred Care Provider for the service or supply involved, and the class of which the Covered Person is a member.

Non-Preferred Care Provider (or Non-Preferred Provider): A health care provider who has not contracted to furnish services or supplies at a Negotiated Charge.

To maximize your savings and reduce your out-of-pocket expenses, select a Preferred Provider. It is to your advantage to use a Preferred Provider because significant savings may be achieved from the substantially lower rates these providers have agreed to accept as payment for their services. Preferred Providers are independent contractors and are neither employees nor agents of Indiana University, Aetna Student Health, or Aetna Life Insurance Company. You may also contact Aetna Student Health at (877) 437-6512 to obtain a list of participating providers. Additionally, you can obtain information regarding Preferred Providers through the Internet by accessing Aetna's DocFind® service located at www.aetnastudenthealth.com. Click on "Find Your School" and enter **812849** as your Policy Number.

Inpatient Admission Pre-Certification Program

Pre-admission certification is designed to help you receive quality, cost-effective medical care.

- All inpatient admissions, including length of stay, must be certified by contacting Aetna Student Health.
- Pre-Certification does not guarantee the payment of benefits for your inpatient admission. Each claim is subject to medical policy review in accordance with the exclusions and limitations contained in the Policy as well as a review of eligibility, adherence to notification guidelines, and benefit coverage under the student Accident and Sickness Plan.
- If you do not secure Pre-Certification for non-emergency inpatient admissions or provide notification for emergency admissions, your Covered Medical Expenses will be subject to a \$200 per admission Deductible. (This is separate from the annual Plan Deductible.)

Pre-Certification of Non-Emergency Inpatient Admissions

The patient, Physician, or hospital must telephone at least three business days prior to the planned admission.

Notification of Emergency Admissions

The patient, patient's representative, Physician, or hospital must telephone within one business day following admission.

Aetna Student Health
P.O. Box 15708
Attention: Managed Care Dept.
Boston, MA 02215-0014
(877) 437-6512

Hours: Monday through Friday, 8:30 a.m. to 5:30 p.m. (ET)

Description of Benefits

Payment will be made as allocated herein for Covered Medical Expenses incurred for any one Accident or any one Sickness while insured under the Plan, not to exceed a Lifetime Maximum per Injury or Sickness while continuously insured of \$250,000 for a student, and \$100,000 for dependents, for any one covered Accident or any one covered Sickness. In addition to the Plan's Aggregate Maximum the Policy may contain benefit level maximums. Please review the Summary of Benefits section of this Brochure for any additional benefit level maximums.

The payment of any Deductibles, the balance above any coinsurance amount, and any medical expenses not covered are the responsibility of the Covered Person.

Summary of Benefits

The following benefits are subject to the imposition of Policy limits and exclusions. All coverage is based on the Reasonable Charge allowance unless otherwise specified. Any charges in excess of the Reasonable Charge allowance are not covered under the Plan.

This Plan always pays benefits in accordance with any applicable Indiana Insurance Law(s).

Lifetime Student Aggregate Maximum per condition: \$250,000	
Lifetime Dependent Aggregate Maximum per condition: \$100,000	
Annual Plan Deductible <i>(Does not apply to care rendered at any of the IU Health Centers)</i>	Preferred Care: \$250 per person. Non-Preferred Care: \$750 per person.
Student/Family Annual Out-of-Pocket Maximum <i>(Includes Deductible)</i>	Preferred Care: \$1,000 per Individual/\$2,000 per Family. Non-Preferred Care: \$5,000 per Individual/\$10,000 per Family. Once the Individual or Family Out-of-Pocket Limit has been satisfied, Covered Medical Expenses will be payable at 100% for the remainder of the Policy Year, up to any benefit maximum that may apply.
Inpatient Hospitalization Benefits	
Hospital Room and Board Expenses <i>(Includes Inpatient Miscellaneous Expenses and Intensive Care Expenses)</i>	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge for an overnight stay after a \$200 Copay per admission. Non-Preferred Care: 50% of the Reasonable Charge for the semi-private room rate for an overnight stay is subject to a maximum of a \$1,200 Aggregate Maximum benefit per day.
Physician's Hospital Visit Expenses	Covered Medical Expenses for charges for the non-surgical services of the attending Physician or a consulting Physician are payable as follows: Preferred Care: 100% of the Negotiated Charge. Non-Preferred Care: 50% of the Reasonable Charge.
Surgical Benefits (Inpatient and Outpatient)	
Inpatient Surgical Expenses	Covered Medical Expenses for charges for surgical services performed by a Physician are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$100 per surgical procedure Copay. Non-Preferred Care: 50% of the Reasonable Charge.
Outpatient Surgical Expenses	Covered Medical Expenses for charges for surgical services performed by a Physician are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$50 per surgical procedure Copay. Non-Preferred Care: 50% of the Reasonable Charge.

Surgical Benefits (Inpatient and Outpatient) (continued)	
Day Surgery Miscellaneous Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge. Non-Preferred Care: 50% of the Reasonable Charge.
Anesthetist Expenses	Covered Medical Expenses for the charges of an anesthetist are payable as follows: Preferred Care: 100% of the Negotiated Charge. Non-Preferred Care: 50% of the Reasonable Charge.
Assistant Surgeon Expenses	Covered Medical Expenses for the charges of an assistant surgeon during a surgical procedure for surgical services performed during a surgical operation are payable as follows: Preferred Care: 50% of the Negotiated Charge. Non-Preferred Care: 50% of the Reasonable Charge.
Outpatient Benefits	
Physician's Office Visit Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$15 Copay per visit. Non-Preferred Care: 50% of the Reasonable Charge. Covered Medical Expenses are also included for routine visits, including well-child visits. However, coverage of routine care (excluding well-woman services) is subject to a maximum of \$300 per Policy Year.
Lab Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$10 per visit Copay. Copay applies per bill. Non-Preferred Care: 50% of the Reasonable Charge.
X-ray Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$20 per visit Copay. Copay applies per bill. Non-Preferred Care: 50% of the Reasonable Charge.
Allergy Testing and Treatment Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$10 per visit Copay. Copay applies per bill. Non-Preferred Care: 50% of the Reasonable Charge.
Physical Therapy Expenses	Covered Medical Expenses for charges are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$10 Copay per visit. Non-Preferred Care: 50% of the Reasonable Charge.

Outpatient Benefits (continued)	
Durable Medical Equipment Expenses (Limited to a \$10,000 lifetime maximum benefit)	Covered Medical Expenses are payable as follows: Preferred Care: 80% of the Negotiated Charge. Non-Preferred Care: 50% of the Reasonable Charge. Covered Medical Expenses are payable subject to a lifetime maximum of \$10,000.
Mental Health and Substance Abuse Benefits	
Inpatient & Outpatient Expenses – Mental Health	Inpatient: Covered Medical Expenses for the treatment of a mental health condition while confined as an inpatient in a hospital or facility licensed for such treatment are payable on the same basis as for any other Sickness. Outpatient: Covered Medical Expenses for outpatient treatment of a mental health condition are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$15 Copay per visit. Non-Preferred Care: 50% of the Reasonable Charge.
Inpatient & Outpatient Expenses – Substance Abuse	Inpatient: Covered Medical Expenses for the treatment of substance abuse while confined as an inpatient in a hospital or facility licensed for such treatment are payable on the same basis as for any other Sickness up to a maximum of 20 days per Policy Year. Outpatient: Covered on the same basis as any other outpatient expense up to a maximum of 30 visits per Policy Year.
Pervasive Developmental Disorders Expenses	Covered Medical Expenses include both the diagnosis and treatment of these conditions as long as they are included in a Physician’s treatment plan. Exclusions such as Medical Necessity, experimental and investigational, and learning disabilities are waived for these expenses only if these expenses are for services specifically indicated in the Physician’s treatment plan. Covered Medical Expenses are payable on the same basis as any expense.
Maternity Benefits	
Maternity Expenses	Covered Medical Expenses for pregnancy, childbirth and complications of pregnancy are payable on the same basis as any other Sickness. In the event of an inpatient confinement, such benefits would be payable for inpatient care of the Covered Person and any newborn child, for a minimum of 48 hours after a vaginal delivery and for a minimum of 96 hours after a cesarean delivery.

Additional Benefits	
High Cost Procedure Expenses	<p>Covered Medical Expenses for high cost procedures in excess of \$200, such as, but not limited to, outpatient diagnostic C.A.T. Scans, Magnetic Resonance Imaging and Laser treatments are payable as follows:</p> <p>Preferred Care: 100% of the Negotiated Charge after a \$20 per visit Copay. Copay applies per bill.</p> <p>Non-Preferred Care: 50% of the Reasonable Charge.</p>
Women's Health Benefit Expenses	<p>Covered Medical Expenses will include one baseline mammogram for women between the ages of 35 and 40. Women age 40 and older have coverage for an annual mammogram per Policy Year. Covered Medical Expenses are payable on the same basis as any X-ray expense.</p> <p>Covered Medical Expenses include an annual Pap smear screening for women age 18 and older. Covered Medical Expenses are payable on the same basis as any outpatient expense. If follow-up diagnostic Pap smears are Medically Necessary, they will be covered on the same basis as any outpatient expense.</p>
Diabetic Treatment Expenses <i>(Please note: diabetic testing supplies and insulin are covered under the Prescription Drug program)</i>	<p>Covered Medical Expenses for diabetic self-management or for supplies not covered by the Prescription Drug program are payable as follows:</p> <p>Preferred Care: 100% of the Negotiated Charge after a \$10 Copay.</p> <p>Non-Preferred Care: 50% of the Reasonable Charge.</p>
Treatment of an Emergency Medical Condition Expenses	<p>Covered Medical Expenses for treatment of an Emergency Medical Condition are payable as follows:</p> <p>Preferred Care: 100% of the Negotiated Charge after a \$50 Copay per visit. Copay waived if admitted.</p> <p>Non-Preferred Care: 100% of the Reasonable Charge after a \$50 Deductible per visit. Deductible waived if admitted.</p>
Ambulance Expenses	<p>Covered Medical Expenses are payable at 100% of the Reasonable Charge to a maximum of \$1,500 per trip for ground transportation and \$1,500 per trip for transportation by air for the services of a professional ambulance to or from a hospital when required due to the emergency nature of a covered Accident or Sickness.</p>

Additional Benefits (continued)

<p>Prescription Drug Benefits <i>(Please note: Prescriptions filled at the Indiana University Health Center are covered at 100% with a \$10 Copay; oral contraceptives are covered only at the IU Health Center)</i></p>	<p>Covered Medical Expenses for outpatient Prescription Drugs associated with a covered Sickness or covered Accident occurring during the Policy Year, are payable at as follows: Indiana University Health Center: 100% after a \$10 Copay All Other Preferred Pharmacies: 100% of the Negotiated Charge after a \$10 Copay per Generic Prescription Drug; or 100% of the Negotiated Charge after a \$20 Copay per Brand-Name Prescription Drug.</p> <p>Covered Prescription expenses are payable up to a maximum of \$5,000 per Policy Year.</p> <p>Medications not covered by this benefit include, but are not limited to: oral contraceptives (oral contraceptives are covered only at the Student Health Centers), allergy sera (see Allergy Testing and Treatment coverage), drugs whose sole purpose is to promote or to stimulate hair growth, appetite suppressants, smoking deterrents, immunization agents and vaccines, and non-self injectables.</p> <p>Prior authorization is required for growth hormones and drugs which are used in the treatment of malaria, and for more than a 30-day supply per Prescription or refill.</p> <p>For assistance, or for a complete list of excluded medications or drugs covered with prior authorization, please contact (800) 238-6279.</p> <p>Benefits are paid only when Prescriptions are filled at a Pharmacy which is a Preferred Care Provider. Please use your Aetna Student Health ID card when obtaining your Prescriptions.</p>
<p>Dental Expenses</p>	<p>Covered Medical Expenses are payable at 100% of the Reasonable Charge for the treatment of an Injury to sound, natural teeth.</p>
<p>Hospice Care Expenses</p>	<p>Covered Medical Expenses for inpatient care will be covered on the same basis as any inpatient expense.</p>
<p>Home Health Care Expenses</p>	<p>Covered Medical Expenses are payable at 100% of the Reasonable Charge incurred within 12 months from the date of the first home health care visit. The maximum number of covered visits is limited to 40. Four hours of home health aide service shall be considered as one home care visit.</p>
<p>Mastectomy and Mastectomy-Related Services Expenses</p>	<p>Covered Medical Expenses include charges incurred for mastectomy and mastectomy-related services including:</p> <ul style="list-style-type: none"> • Reconstruction and surgery to achieve symmetry between breasts; • Prosthesis; and • Treatment of physical complications of all stages of mastectomy, including lymphedemas. <p>Covered Medical Expenses are payable on the same basis as any other expense.</p>

Additional Services and Discounts

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

Aetna Vision SM Discount Program ¹	Aetna VisionSM Discount Program: The Aetna Vision discount program helps you save on many eye care products, including sunglasses, contact lenses, non-prescription sunglasses, contact lens solutions and other eye care accessories. Plus, you can receive up to a 15% discount on LASIK surgery (the laser vision correction procedure).
Aetna Fitness SM Discount Program ¹	Aetna FitnessSM Discount Program: Aetna's Fitness Program provides members with access to services provided by GlobalFit™, the nation's most comprehensive provider of fitness clubs and programs supporting members' healthy lifestyles. Members can access GlobalFit's national network of nearly 10,000 fitness clubs at preferred rates* or GlobalFit's other programs and services, such as at-home weight loss programs, home fitness options and even one-on-one health coaching services. <i>*At some clubs, participation may be restricted to new club members.</i>
Aetna Weight Management SM Discount Program ¹	Aetna Weight ManagementSM Discount Program: Helps you achieve your weight loss goals and develop a balanced approach to your active lifestyle. This program provides members and their eligible family members access to discounts on Jenny Craig® weight loss programs and products. Start with a FREE 30-day trial membership* then choose either a 6* -or 12* -month program** that's right for you. You also receive individual weight loss consultations, personalized menu planning, tailored activity planning, motivational materials and much more. <i>*Offers good at participating centers in the United States, Canada and Puerto Rico and through Jenny Direct at-home. Additional cost for all food purchases and shipping where applicable.</i> <i>**Additional weekly food discounts will grow throughout the year, based on active participation.</i>
eDiets ^{®1}	eDiets[®]: 25% discount on weekly dues for an eDiet membership.
Zagat Survey [®] Healthy Dining ¹	Zagat Survey[®] Healthy Dining: 30% discounts on online subscriptions to restaurant and lifestyle guides.
SpaWish [®] Gift Certificate ¹	SpaWish[®] Gift Certificate: Spa gift certificates redeemable at a national network of 1,300 day spas.
Mayo Clinic Bookstore.com ¹	Mayo Clinic Bookstore.com: Discounts for books on health and wellness.

Additional Services and Discounts (continued)

<p>Aetna's Informed Health[®] Line²</p>	<p>Aetna's Informed Health[®] Line: Get credible health information 24 hours a day from Informed Health Line. Call us toll-free, anytime day or night, 365 days a year.</p> <p>You never know when a health question might come up. Informed Health Line connects you to a team of registered nurses experienced in providing information on a variety of health topics – 24 hours a day, 7 days a week.</p> <p>You also have access to our Audio Health Library, a recorded collection of thousands of health topics that's available in English or Spanish. Transfer easily to an Informed Health Line registered nurse at any time during your call.</p> <p>Or, to get credible health information online, register for Aetna Navigator[®] (visit www.aetnastudenthealth.com to register), our password-protected member website. After logging in, click on <i>Take Action on Your Health, Treating Illness</i> and then <i>Health A-Z</i>.</p> <p>To reach an Informed Health Line Nurse, please call (800) 556-1555.</p> <p>For TDD (hearing and speech impaired only), please call (800) 270-2386.</p> <p><i>*Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Also, the topics discussed by the nurses, on the audio tapes or online may not necessarily be covered by your health Plan.</i></p>
<p>Health and Wellness Resources²</p>	<p>Health and Wellness Resources: This dynamic, interactive website will give you health care and assessment tools to calculate body mass index, financial health, risk activities and health and wellness indicators. The site provides resources for wellness programs and activities.</p>
<p>Beginning RightSM Maternity Program²</p>	<p>Beginning RightSM Maternity Program: Offers members the resources and tools to help give babies a healthy start. You will have a one-on-one relationship with an obstetrics-trained nurse and a physician – in person or by phone – throughout your pregnancy and up to four months after delivery. Support will be available for depression, pre-term labor, and healthy initiatives, such as dental screening.</p>
<p>Aetna Natural Products and ServicesSM Discount Program^{1,2,3}</p>	<p>Aetna Natural Products and ServicesSM Discount Program: Save on acupuncture, chiropractic care, massage therapy and dietetic counseling. Also, save on over-the-counter vitamins, herbal and nutritional supplements and other health-related products. All products and services are delivered through American Specialty Health Networks, Inc. and Healthyroads, Inc.</p>

Additional Services and Discounts (continued)	
Quit&Fit™ Tobacco Cessation Program ^{2,3}	Quit&Fit™ Tobacco Cessation Program – This tobacco cessation program provides support and collaboration as you quit smoking. A coaching program can be combined with counseling, interactive web tools and education. You will also be eligible for awards and rewards.
¹ Discount programs provide access to discounted prices and are NOT insured benefits. ² Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. ³ These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.	

General Provisions

State Mandated Benefits

The Plan will always pay benefits in accordance with any applicable State of Indiana Insurance Law(s).

Subrogation/Reimbursement Right of Recovery Provision

Immediately upon paying or providing any benefit under this Plan, Aetna shall be subrogated to all rights of recovery a Covered Person has against any party potentially responsible for making any payment to a Covered Person, due to a Covered Person’s Injuries or illness, to the full extent of benefits provided, or to be provided by Aetna. In addition, if a Covered Person receives any payment from any potentially responsible party, as a result of an Injury or illness, Aetna has the right to recover from, and be reimbursed by, the Covered Person for all amounts this Plan has paid, and will pay as a result of that Injury or illness, up to and including the full amount the Covered Person receives, from all potentially responsible parties. A “Covered Person” includes, for the purposes of this provision, anyone on whose behalf this Plan pays or provides any benefit, including, but not limited to, the minor child or dependent of any Covered Person entitled to receive any benefits from this Plan.

As used in this provision, the term “responsible party” means any party possibly responsible for making any payment to a Covered Person or on a Covered Person’s behalf due to a Covered Person’s Injuries or illness or any insurance coverage responsible making such payment, including, but not limited to:

- Uninsured motorist coverage;
- Underinsured motorist coverage;
- Personal umbrella coverage;
- Med-pay coverage;
- Workers compensation coverage;
- No-fault automobile insurance coverage; or
- Any other first party insurance coverage.

The Covered Person shall do nothing to prejudice Aetna's subrogation and reimbursement rights. The Covered Person shall, when requested, fully cooperate with Aetna's efforts to recover its benefits paid. It is the duty of the Covered Person to notify Aetna within 45 days of the date when any notice is given to any party, including an attorney, of the intention to pursue or investigate a claim, to recover damages, due to Injuries sustained by the Covered Person.

The Covered Person acknowledges that this Plan's subrogation and reimbursement rights are a first priority claim against all potentially responsible parties, and are to be paid to Aetna before any other claim for the Covered Person's damages. This Plan shall be entitled to full reimbursement first from any potentially responsible party payments, even if such payment to the Plan will result in a recovery to the Covered Person, which is insufficient to make the Covered Person whole, or to compensate the Covered Person in part or in whole for the damages sustained. This Plan is not required to participate in or pay attorney fees to the attorney hired by the Covered Person to pursue the Covered Person's damage claim. In addition, this Plan shall be responsible for the payment of attorney fees for any attorney hired or retained by this Plan. The Covered Person shall be responsible for the payment of all attorney fees for any attorney hired or retained by the Covered Person or for the benefit of the Covered Person.

The terms of this entire subrogation and reimbursement provision shall apply. This Plan is entitled to full recovery regardless of whether any liability for payment is admitted by any potentially responsible party, and regardless of whether the settlement or judgment received by the Covered Person identifies the medical benefits this Plan provided. This Plan is entitled to recover from any and all settlements or judgments, even those designated as "pain and suffering" or "non-economic damages" only.

In the event any claim is made that any part of this subrogation and reimbursement provision is ambiguous or questions arise concerning the meaning or intent of any of its terms, the Covered Person and this Plan agree that Aetna shall have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

Coordination of Benefits

If the Covered Person is insured under more than one group health plan, the benefits of the plan that covers the insured student will be used before those of a plan that provides coverage as a dependent. When both parents have group health plans that provide coverage as a dependent, the benefits of the plan of the parent whose birth date falls earlier in the year will be used first. The benefits available under this Plan may be coordinated with other benefits available to the Covered Person under any auto insurance, Workers' Compensation, Medicare, or other coverage. The Plan pays in accordance with the rules set forth in the Policy.

Definitions

Accident: An occurrence which (a) is unforeseen, (b) is not due to or contributed to by Sickness or disease of any kind, and (c) causes Injury.

Actual Charge: The actual charge made for a covered service by the provider that furnishes it.

Aggregate Maximum: The maximum benefit that will be paid under the Policy for all Covered Medical Expenses incurred by a Covered Person from one Policy Year to the next.

Brand-Name Prescription Drug or Medicine: A Prescription Drug which is protected by trademark registration.

Copay: The amount that must be paid by the Covered Person at the time services are rendered by a Preferred Provider. Copay amounts are the responsibility of the Covered Person.

Covered Medical Expenses: Those charges for any treatment, service, or supplies covered by the Policy which are: (a) not in excess of the Reasonable Charges, or (b) not in excess of the charges that would have been made in the absence of this coverage, and (c) incurred while the Policy is in force as to the Covered Person except with respect to any expenses payable under the Extension of Benefits provision.

Covered Person: A covered student or dependent whose coverage is in effect under the Policy. See the Eligibility sections of this Brochure for additional information.

Deductible: A specific amount of Covered Medical Expenses that must be incurred and paid for by the Covered Person before benefits are payable under the Plan. Deductible amounts are the responsibility of the Covered Person.

Elective Treatment: Medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body occurring after the Covered Person's effective date of coverage. Elective Treatment includes, but is not limited to: tubal ligation; vasectomy; breast reduction; sexual reassignment surgery; submucous resection and/or other surgical correction for deviated nasal septum, other than necessary treatment of covered acute purulent sinusitis; treatment for weight reduction; learning disabilities; temporomandibular joint (TMJ) dysfunction; immunization; vaccines; and routine physical examinations.

Emergency Medical Condition: This means a recent and severe medical condition, including, but not limited to, severe pain, which would lead a prudent layperson possessing an average knowledge of medicine and health to believe that his or her condition, Sickness, or Injury is of such a nature that failure to get immediate medical care could result in:

- Placing the person's health in serious jeopardy; or
- Serious impairment to bodily function; or

- Serious dysfunction of a body part or organ; or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

It does include an Accident or serious illness such as heart attack, stroke, poisoning, loss of consciousness or respiration, and convulsions.

It does not include elective care, routine care, or care for non-emergency illness.

Generic Prescription Drug or Medicine: A Prescription Drug that is not protected by trademark registration, but is produced and sold under the chemical formulation name.

Injury: Bodily Injury caused by an Accident; this includes related conditions and recurrent symptoms of such Injury.

Medically Necessary: A service or supply that is necessary and appropriate for the diagnosis or treatment of a Sickness or Injury based on generally accepted current medical practice. In order for a treatment, service, or supply to be considered Medically Necessary, the service or supply must:

- Be care or treatment which is likely to produce as significant a positive outcome as any alternative service or supply, both as to the Sickness or Injury involved and the person's overall health condition. It must be no more likely to produce a negative outcome than any alternative service or supply, both as to the Sickness or Injury involved and the person's overall health condition;
- Be a diagnostic procedure which is indicated by the health status of the person. It must be as likely to result in information that could affect the course of treatment as any alternative service or supply, both as to the Sickness or Injury involved and the person's overall health condition. It must be no more likely to produce a negative outcome than any alternative service or supply, both as to the Sickness or Injury involved and the person's overall health condition; and
- As to diagnosis, care, and treatment, be no more costly (taking into account all health expenses incurred in connection with the treatment, service, or supply) than any alternative service or supply to meet the above tests.

In determining if a service or supply is appropriate under the circumstances, Aetna will take into consideration:

- Information relating to the affected person's health status;
- Reports in peer-reviewed medical literature;
- Reports and guidelines published by nationally recognized health care organizations that include supporting scientific data;
- Generally recognized professional standards of safety and effectiveness in the United States for diagnosis, care, or treatment;
- The opinion of health professionals in the generally recognized health specialty involved; and
- Any other relevant information brought to Aetna's attention.

In no event will the following services or supplies be considered to be Medically Necessary:

- Those that do not require the technical skills of a medical, a mental health, or a dental professional; or
- Those furnished mainly for the personal comfort or convenience of the person, any person who cares for him or her, or any person who is part of his or her family, any health care provider, or health care facility; or
- Those furnished solely because the person is an inpatient on any day on which the person's Sickness or Injury could safely and adequately be diagnosed or treated while not confined; or
- Those furnished solely because of the setting if the service or supply could safely and adequately be furnished in a Physician's or a dentist's office, or other less costly setting.

Negotiated Charge: The maximum charge a Preferred Care Provider has agreed to make as to any service or supply for the purpose of the benefits under the Plan.

Non-Preferred Care: A health care service or supply furnished by a health care provider that is not a Preferred Care Provider if, as determined by Aetna (a) the service or supply could have been provided by a Preferred Care Provider and (b) the provider is of a type that falls into one or more of the categories of providers listed in the Directory.

Non-Preferred Care Provider (or Non-Preferred Provider): A health care provider that has not contracted to furnish services or supplies at a Negotiated Charge.

Non-Preferred Pharmacy: A Pharmacy not party to a contract with Aetna, or a Pharmacy that is party to such a contract but which does not dispense Prescription Drugs in accordance with its terms.

Open Enrollment: A specific period of time allowed at the beginning of each year for enrolling in the Plan.

Pharmacy: An establishment where Prescription Drugs are legally dispensed.

Physician: A legally qualified Physician licensed by the state in which they practice, and any other practitioner who must, by law, be recognized as a doctor legally qualified to render treatment.

Pre-Existing Condition: A disease or physical condition for which medical advice, diagnosis, care, or treatment was received by the Covered Person, or recommended to the Covered Person, during the six (6) months before the Covered Person's effective date under the Policy. Pregnancy will not be considered a Pre-Existing Condition.

Preferred Care: Care provided by a Preferred Care Provider, or any health care provider for an Emergency Medical Condition when travel to a Preferred Care Provider is not feasible.

Preferred Care Out-of-Pocket Limit: The amount that must be paid, by the covered student, or the covered student and their covered dependents, before Covered Medical Expenses will be payable at 100% for the remainder of the Policy Year.

The following expenses do not apply toward meeting the Out-of-Pocket Limit:

- Copays;
- Expenses that are not Covered Medical Expenses;
- Expenses for Non-Preferred Care;
- Penalties;
- Expenses for Prescription Drugs; and
- Other expenses not covered by this Policy.

Preferred Care Provider (or Preferred Provider): A health care provider that has contracted to furnish services or supplies for a Negotiated Charge, but only if the provider is, with Aetna's consent, included in the Directory as a Preferred Care Provider for the service or supply involved, and the class of which the Covered Person is a member.

Preferred Pharmacy: A Pharmacy which is party to a contract with Aetna to dispense drugs to persons covered under the Policy, but only while the contract remains in effect, and when the Pharmacy dispenses a Prescription Drug under the terms of its contract with Aetna.

Prescription: An order of a prescriber for a Prescription Drug. If it is an oral order, it must be promptly put in writing by the Pharmacy.

Reasonable Charge: Only that part of a charge which is reasonable is covered. The reasonable 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 prevailing charge level made for it in the geographic area where it is furnished.

In some circumstances, Aetna may have an agreement, either directly or indirectly through a third party, with a provider which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the Reasonable Charge is the rate established in such agreement.

In determining the Reasonable Charge for a service or supply that is:

- Unusual; or
- Not often provided in the area; or
- Provided by only a small number of providers in the area.

Aetna may take into account factors, such as:

- The complexity;
- The degree of skill needed;
- The type of specialty of the provider;
- The range of services or supplies provided by a facility; and
- The prevailing charge in other areas.

Sickness: A disease or illness including related conditions and recurrent symptoms of the Sickness. Sickness also includes pregnancy and complications of pregnancy.

Exclusions

This list is only a partial list. Please refer to the School’s Master Policy on file at the school for a complete list of exclusions.

The Plan neither covers nor provides benefits for the following:

1. Expenses incurred as a result of dental treatment, except for treatment resulting from Injury to sound, natural teeth.
2. Expenses incurred for services normally provided without charge by the Policyholder’s health service, infirmary or hospital, or by health care providers employed by the Policyholder.
3. Expenses incurred for eye refractions, vision therapy, radial keratotomy, eyeglasses, contact lenses (except when required after cataract surgery), or other vision or hearing aids, or Prescriptions or examinations except as required for repair caused by a covered Injury.
4. Expenses incurred as a result of Injury due to participation in a riot. “Participation in a riot” means taking part in a riot in any way, including inciting the riot or conspiring to incite it. It does not include actions taken in self-defense, so long as they are not taken against persons who are trying to restore law and order.
5. Expenses incurred as a result of an Accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a scheduled airline maintaining regular, published schedules on a regularly established route.
6. Expenses incurred as a result of an Injury or Sickness for which benefits are payable under any Workers’ Compensation or Occupational Disease Law.
7. Expenses incurred as a result of Injury sustained or Sickness contracted while in the service of the armed forces of any country. Upon the Covered Person entering the armed forces of any country, the unearned pro-rata premium will be refunded to the Policyholder.

8. Expenses incurred for treatment provided in a governmental hospital unless there is a legal obligation to pay such charges in the absence of insurance.
9. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays unless provided elsewhere in the Policy.
10. Expenses incurred for plastic surgery, cosmetic surgery, reconstructive surgery, or other services and supplies that improve, alter, or enhance appearance, whether or not for psychological or emotional reasons. This exclusion will not apply to the extent needed to:
 - (a) Improve the function of a part of the body that is not a tooth or structure that supports the teeth, and is malformed as a result of a severe birth defect (including harelip and webbed fingers or toes), or as direct result of disease, or surgery performed to treat a Sickness or Injury;
 - (b) Repair an Injury (including reconstructive surgery for a prosthetic device for a Covered Person who has undergone a mastectomy) which occurs while the Covered Person is covered under the Plan.

Surgery must be performed in the Policy Year of the Accident which causes the Injury, or in the next Policy Year.

11. Expenses incurred for allergy shots and injections, preventive medicines, serums, vaccines, or oral contraceptives unless otherwise provided in the Policy.
12. Expense incurred for a treatment, service, or supply which is not Medically Necessary, as determined by Aetna, for the diagnosis, care, or treatment of the Sickness or Injury involved. This applies even if they are prescribed, recommended, or approved by the person's attending Physician or dentist.

In order for a treatment, service, or supply to be considered Medically Necessary, the service or supply must:

- Be care, or treatment, which is likely to produce as significant a positive outcome as, and no more likely to produce a negative outcome than, any alternative service or supply, both as to the Sickness or Injury involved, and the person's overall health condition;
- Be a diagnostic procedure which is indicated by the health status of the person, and be as likely to result in information that could affect the course of treatment as, and no more likely to produce a negative outcome than, any alternative service or supply, both as to the Sickness or Injury involved, and the person's overall health condition; and
- As to diagnosis, care, and treatment, be no more costly (taking into account all health expenses incurred in connection with the treatment, service, or supply), than any alternative service or supply to meet the above tests.

In determining if a service or supply is appropriate under the circumstances, Aetna will take into consideration information relating to the affected person's health status, reports in peer-reviewed medical literature, reports and guidelines published by nationally recognized health care organizations that include supporting scientific data, generally recognized professional standards of safety and effectiveness in the United States for diagnosis, care, or treatment, the opinion of health professionals in the generally recognized health specialty involved, and any other relevant information brought to Aetna's attention.

In no event will the following services or supplies be considered to be Medically Necessary:

- Those that do not require the technical skills of a medical, a mental health, or a dental professional; or
- Those furnished mainly for the personal comfort or convenience of the person, any person who cares for him or her, or any person who is part of his or her family, any health care provider, or health care facility; or
- Those furnished solely because the person is an inpatient on any day on which the person's Sickness or Injury could safely and adequately be diagnosed or treated while not confined, or those furnished solely because of the setting, if the service or supply could safely and adequately be furnished in a Physician's or a dentist's office, or other less costly setting.

(Note: This exclusion does not apply to Covered Medical Expenses incurred for the diagnosis or treatment of a Pervasive Developmental Disorder if such expenses are specifically indicated on a Physician's treatment plan.)

13. Expenses incurred for any services rendered by a family member of a Covered Person's immediate family or a person who lives in the Covered Person's home.

14. Expenses incurred for blood or blood plasma, except charges by a hospital for the processing or administration of blood.

15. Expenses incurred by a Covered Person who is not a United States Citizen for services performed within the Covered Person's home country if the Covered Person's home country provides national health insurance.

16. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.

17. Expenses incurred for custodial care. Custodial care means services and supplies furnished to a person mainly to help him or her in the activities of daily life. This includes room and board and other institutional care. The person does not have to be disabled. Such services and supplies are custodial care without regard to:

- By whom they are prescribed; or
- By whom they are recommended; or
- By whom or by which they are performed.

18. Expenses incurred after the date insurance terminates for a Covered Person except as may be specifically provided in the Extension of Benefits provision.

19. Expenses incurred for Injury resulting from the play or practice of intercollegiate sports (participation in sports clubs or intramural athletic activities are not excluded).

20. Expenses incurred for services normally provided without charge by the school and covered by the school fee for services.

21. Expenses for treatment for Injury to the extent benefits are payable under any state no-fault automobile coverage, or any first-party medical benefits payable under any other mandatory no-fault law.

22. Expenses incurred as a result of commission of a felony.

23. Expenses incurred for treatment of mental or nervous disorders unless otherwise provided in the Policy.

24. Expenses incurred for the treatment of alcoholism or drug addiction unless otherwise provided in the Policy.

25. Expense incurred for which no member of the Covered Person's immediate family has any legal obligation for payment.

26. Expenses incurred for, or in connection with, procedures, services, or supplies that are, as determined by Aetna, to be experimental or investigational. A drug, a device, a procedure, or treatment will be determined to be experimental or investigational if:

- There are insufficient outcomes data available from controlled clinical trials published in the peer-reviewed literature, to substantiate its safety and effectiveness, for the disease or Injury involved; or
- If required by the FDA, approval has not been granted for marketing; or
- A recognized national medical or dental society or regulatory agency has determined, in writing, that it is experimental, investigational, or for research purposes; or
- The written protocol or protocols used by the treating facility, or the protocol or protocols of any other facility studying substantially the same drug, device, procedure, or treatment, or the written informed consent used by the treating facility, or by another facility studying the same drug, device, procedure, or treatment, states that it is experimental, investigational, or for research purposes.

However, this exclusion will not apply with respect to services or supplies (other than drugs) received in connection with a disease, if Aetna determines that:

- The disease can be expected to cause death within one year, in the absence of effective treatment; and
- The care or treatment is effective for that disease, or shows promise of being effective for that disease, as demonstrated by scientific data. In making this determination, Aetna will take into account the results of a review by a panel of independent medical professionals. They will be selected by Aetna. This panel will include professionals who treat the type of disease involved.

Also, this exclusion will not apply with respect to drugs that:

- Have been granted treatment investigational new drug (IND), or Group c/treatment IND status; or
- Are being studied at the Phase III level in a national clinical trial, sponsored by the National Cancer Institute;
- If Aetna determines that available, scientific evidence demonstrates that the drug is effective, or shows promise of being effective, for the disease.

(Note: This exclusion does not apply to Covered Medical Expenses incurred for the diagnosis or treatment of a Pervasive Developmental Disorder if such expenses are specifically indicated on a Physician's treatment plan.)

27. Expenses for treatment of Injury or Sickness to the extent payment is made, as a judgment or settlement, by any person deemed responsible for the Injury or Sickness (or their insurers).

28. Expenses incurred for, or related to, sex change surgery or to any treatment of gender identity disorders.

29. Those for routine physical exams, routine vision exams, routine dental exams, routine hearing exams, immunizations, or other preventive services and supplies, except to the extent coverage for such exams, immunizations, services, or supplies is specifically provided in the Policy.

30. Expenses for contraceptive methods, devices, or aids, and charges for, or related to, artificial insemination, in vitro fertilization or embryo transfer procedures, elective sterilization or its reversal, or elective abortion unless otherwise specified in the Policy.

31. Expenses incurred for gastric bypass and any restrictive procedures for weight loss.

32. Expenses incurred for breast reduction/mammoplasty.

33. Expenses incurred for gynecomastia (male breasts).

34. Expenses for charges that are not Reasonable Charges, as determined by Aetna.

35. Expenses for treatment of covered students who specialize in the mental health care field, and who receive treatment as part of their training in that field.

36. Expense for: (a) care of flat feet; (b) supportive devices for the foot; (c) care of corns, bunions, or calluses; (d) care of toenails; and (e) care of fallen arches, weak feet, or chronic foot strain; except that (c) and (d) are not excluded when Medically Necessary, because the Covered Person is diabetic, or suffers from circulatory problems.

37. Expenses incurred for Elective Treatment or elective surgery except as specifically provided elsewhere in the Policy and performed while the Policy is in effect.

38. Expenses arising as a result of a Pre-Existing Condition.

Any of the exclusions above will not apply to the extent that coverage is required under any law that applies to the coverage.

Extension of Benefits

If a Covered Person is confined to a hospital on the date his or her insurance terminates, expenses incurred after the termination date and during the continuance of that hospital confinement shall be payable in accordance with the Policy, but only while they are incurred during the 90-day period following such Termination of Insurance.

Termination of Insurance

Benefits are payable under the Policy only for those Covered Medical Expenses incurred while the Policy is in effect as to the Covered Person. No benefits are payable for expenses incurred after the date the insurance terminates, except as may be provided under the Extension of Benefits provision.

Continuation Privilege

All insured persons who have been continuously insured under the school's regular student Policy for at least six consecutive months and who are no longer eligible under the Plan are eligible to continue their coverage at a higher premium rate for a period not to exceed 7½ months under the school's Policy currently in effect on the termination date of the Plan. You may continue coverage as long as the premium is received by Aetna Student Health within 14 days of your expiration date.

Claim Procedure

On occasion, the claims investigation process will require additional information in order to properly adjudicate the claim. This investigation will be handled directly by:

Aetna Student Health
P.O. Box 15708
Boston, MA 02215-0014
(877) 437-6512 or **(617) 218-8400** (outside United States)

Customer Service Representatives are available 8:30 a.m. to 5:30 p.m., Monday through Friday (EST) for any questions.

1. Bills must be submitted within 90 days from the date of treatment.
2. Payment for Covered Medical Expenses will be made directly to the hospital or Physician concerned unless bill receipts and proof of payment are submitted.
3. When submitting a claim form, attach available itemized medical bills to the claim form. Subsequent medical bills should be mailed promptly to the above address.
4. Out of country claims should be submitted with appropriate medical service and payment information from the provider of service.
5. In the event of a disagreement over the payment of a claim, a written request to review the claim must be mailed to Aetna Student Health within 60 days from the date appearing on the Explanation of Benefits.

Appeals and Complaints Procedure

Our complaints and appeals process is designed to address Covered Person coverage issues, complaints and problems. If you have a coverage issue or other problem, call the Customer Services toll-free number on your ID card or review your Plan documents for more information. You can also contact Customer Services at the toll-free number on your ID card for more information. A representative will address your concern. If you are dissatisfied with the outcome of your initial contact, you may appeal the decision. Your appeal will be decided in accordance with the procedure applicable to your Plan.

You may also submit your request, in writing, along with all pertinent correspondence, to:

Aetna Student Health
P.O. Box 15717
Boston, MA 02215-0014

If you (a) need assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer, you may contact the Department of Insurance by mail, telephone or e-mail:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204
Consumer Hotline: **(800) 622-4461; (317) 232-2395**
Complaints can be filed electronically at www.in.gov/idoi

External Review

Aetna has developed an external review process to give Covered Persons an added option of requesting an objective and timely external review of certain coverage denials. Once the Aetna internal coverage decision review process is exhausted, eligible Covered Persons may elect external review if the coverage denial for which the Covered Person would be financially responsible involves more than \$500 (or the amount specified by your state) and is based on lack of Medical Necessity or on the experimental or investigational nature of the proposed service or treatment.

An external review organization will refer the case to be reviewed by an independent Physician with appropriate expertise in the area in question. After all necessary information is submitted, external review generally will be decided within 30 days of the request. Expedited reviews are available when a Covered Person's Physician certifies that a delay in service would jeopardize the Covered Person's health. Once the review is complete, the Plan will abide by the decision of the external reviewer. Certain states mandate external review of additional benefit or service issues, or require a filing fee. In addition, certain states mandate the use of their own external review providers for Medical Necessity and experimental/investigational coverage decisions. For further details regarding your Plan's grievance and external review process, call the Customer Services toll-free number on your ID card, or visit Aetna's website at www.aetna.com, where you may obtain an external review request form. You may also call your State Insurance or Health Department for additional information regarding state mandated external review procedures.

Prescription Drug Claim Procedure

When obtaining a covered Prescription, please present your Aetna Student Health ID card to an Aetna Preferred Pharmacy along with your applicable Copay. The Pharmacy will submit a claim to Aetna for the drug. Claim Forms, Pharmacy locations, and claims status information can be obtained by contacting Aetna Pharmacy Management at **(800) 238-6279**. Additionally, a listing of Pharmacy locations may be obtained by accessing the Internet at: www.aetnastudenthealth.com. Click on "Find Your School" and enter **812849** as your Policy Number.

When you need to fill a Prescription and do not have your ID card with you, you may obtain your Prescription from an Aetna Preferred Pharmacy and be reimbursed by submitting a completed Aetna Prescription Drug claim form. You will be reimbursed for covered medications directly by Aetna. Please note, in addition to your Copay, you may be required to pay the difference between the retail price you paid for the drug and the amount Aetna would have paid if you had presented your ID card and the Pharmacy had billed Aetna directly. When submitting a claim, please include all Prescription receipts, indicate that you attend Indiana University, and include your name, address, and student identification number.

Claim forms, Pharmacy locations, and claims status information can be obtained by contacting Aetna Pharmacy Management at **(800) 238-6279**.

When submitting a claim, please include all Prescription receipts, indicate that you attend Indiana University and include your name, address, and student identification number.

On Call International

Chickering Claims Administrators, Inc. (CCA) has contracted with On Call International (On Call) to provide Covered Persons with access to certain accidental death and dismemberment benefits, worldwide emergency travel assistance services and other benefits.

A brief description of these benefits is outlined below.

Accidental Death and Dismemberment (ADD) Benefits¹

These benefits are underwritten by United States Fire Insurance Company (USFIC) and include the following:

Benefits are payable for the Accidental Death and Dismemberment of Covered Persons, up to a maximum of \$10,000.

Medical Evacuation and Repatriation (MER) Benefits¹

The following benefits are underwritten by Virginia Surety Company (VSC), with medical and travel assistance services provided by On Call. These benefits are designed to assist Covered Persons when traveling more than 100 miles from home, anywhere in the world.

- Unlimited Emergency Medical Evacuation
- Unlimited Medically Supervised Repatriation (while traveling or on campus)
- Unlimited Return of Mortal Remains (while traveling or on campus)
- \$2,500 Joining of Ill Family Member Accommodations
- Return of Traveling Companion

Worldwide Emergency Travel Assistance (WETA) Services¹

On Call provides the following travel assistance services:

- 24/7 Emergency Travel Arrangements
- Translation Assistance
- Emergency Travel Funds Assistance
- Lost Luggage and Travel Documents Assistance
- Assistance with Replacement of Credit Card/Travelers Checks
- 24/7 U.S. Nurse Help Line
- Medical/Dental/Pharmacy Referral Service
- Hospital Deposit Arrangements
- Dispatch of Physician
- Emergency Medical Record Assistance

The On Call International Operations Center can be reached 24 hours a day, 365 days a year.

The information contained above is a just summary of the ADD, MER and WETA benefits and services available through On Call, USFIC and VSC. For a copy of the plan documents applicable to the ADD, MER and WETA coverage, including a full description of coverage, exclusions and limitations, please contact Aetna Student Health at www.aetnastudenthealth.com or (800) 966-7772.

NOTE: In order to obtain coverage, all MER and WETA services must be provided and arranged through On Call. Reimbursement will not be provided for any services not provided and arranged through On Call. Although certain emergency medical services may be covered under the terms of the Covered Person's student health insurance plan (the "Plan"), neither On Call, USFIC nor WETA provides coverage for emergency medical treatment rendered by doctors, hospitals, pharmacies or other health care providers. Coverage for such services will be provided in accordance with the terms of the Plan and exclusions and limitations may apply.

To file a claim for ADD benefits, or to obtain MER and WETA benefits/services, or for any questions related to those benefits/services, please call On Call International at the following numbers listed on the On Call ID card provided to Covered Persons when they enroll in the Plan: Toll Free 1- (866) 525-1956 or collect 1- (603) 328-1956. All Covered Persons should carry their On Call ID card when traveling.

CCA and On Call are independent contractors and not employees or agents of the other. CCA provides access to ADD, MER and WETA benefits/services through a contractual arrangement with On Call. However, neither CCA nor any of its affiliates provides or administers ADD, MER or WETA benefits/services and neither CCA nor any of its affiliates is responsible in any way for the benefits/services provided by or through On Call, USFIC or VSC. Premiums/fees for benefits/services provided through On Call, USFIC and VSC are included in the Rates outlined in this brochure.

¹ These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

Important Note

Please keep this Brochure, as it provides a general summary of your coverage. A complete description of the benefits and full terms and conditions may be found in the Master Policy. If any discrepancy exists between this Brochure and the Policy, the Master Policy will govern and control the payment of benefits.

This student Plan fulfills the definition of Creditable Coverage explained in the Health Insurance Portability and Accountability Act (HIPAA) of 1996. At any time should you wish to receive a certification of coverage, please call the customer service number on your ID card.

Administered by:

Aetna Student Health
P.O. Box 15708
Boston, MA 02215-0014
(877) 437-6512 (toll free)
www.aetnastudenthealth.com

Underwritten by:



Aetna Life Insurance Company (ALIC)
151 Farmington Avenue
Hartford, CT 06156
(860) 273-0123

Policy No. 812849

The Health Insurance Plan for Indiana University Student Academic Appointees and Fellowship Recipients (the "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.**

NOTICE

Aetna considers non-public personal member information confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your health Plan, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, Pharmacies, hospitals, and other caregivers), vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating Network/Preferred Providers are also required to give you access to your medical records within a reasonable amount of time after you make a request. By enrolling in the Plan, you permit us to use and disclose this information as described above on behalf of yourself and your dependents. To obtain a copy of our Notice of Privacy Practices describing in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Customer Services number on your ID card or visit www.aetnastudenthealth.com.

Blank
IBC

