

2008 - 2009



INDIANA UNIVERSITY

SCHOOL OF MEDICINE

Student Health Insurance Plan Brochure

For Medical School Students and Post-Doctoral Fellowship Recipients

Aetna Student Health

Underwritten by:

Aetna Life Insurance Company (ALIC)

Policy No. 812801

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Where To Find Help

For Questions About:

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

Please contact:

Aetna Student Health
P.O. Box 15708
Boston, MA 02215-0014
(800) 239-9691

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 Office of Medical Student Affairs (Human Resources Benefits Office for Post Doctoral Fellows). 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 at **(800) 239-9691** or visit www.aetnastudenthealth.com, click on “Find Your School” and enter **812801** 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):

A complete list of providers can be found at Aetna’s DocFind® Service at www.aetnastudenthealth.com. Click on “Find Your School” and enter **812801** as your Policy Number.

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.

Got Questions? Get Answers with Aetna Navigator®

As an Aetna Student Health insurance member, you have access to Aetna Navigator, your secure member website, packed with personalized benefits 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 and 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**.

Worldwide Web Access:

- Aetna Student Health www.aetnastudenthealth.com
- Aetna’s DocFind Service www.aetna.com/docfind

A complete list of providers can be found at Aetna’s DocFind Service at www.aetnastudenthealth.com. Click on “Find Your School” and enter **812801** as your Policy Number.

Health Insurance Plan for Indiana University Medical Students and Post-Doctoral Fellowship Recipients

The Health Insurance Plan for Indiana University Medical Students and Post-Doctoral Fellows has been developed especially for Indiana University School of Medicine students, Post-Doctoral Fellows, and their dependents. (Dependents include eligible spouses 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.

The Indiana University School of Medicine 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.

Medical Student/Post-Doctoral Fellows Coverage

Eligibility

Participation in the Student Health Insurance Plan is mandatory for all students of Indiana University School of Medicine and for Post-Doctoral Fellows, unless a waiver is filed by the waiver deadline. In the absence of a waiver, the insurance premium will be automatically assessed on your account with the bursar. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Part-time study, independent study, internet classes and television (TV) courses may not fulfill the eligibility requirements that the covered student actively attends classes. If the eligibility requirements are not met, Aetna's only obligation is to refund the premium, less any claims paid.

Waiver Process/Procedure

Medical Students: Waivers can be completed online at www.aetnastudenthealth.com, click on "Find Your School" and enter **812801** as the Policy Number. Waivers can only be submitted online, and must be submitted no later than **September 1, 2008**.

You must answer "Yes" to each of the following questions to waiver off the Plan:

Waiver Criteria:

- Does your plan provide coverage anywhere in the US and internationally? (**Note:** out of state HMO's do not meet this criteria)
- Will your plan provide coverage throughout the entire year?
- Is your deductible \$1,000 or less?
- Does the plan cover your pre-existing conditions?
- Does your plan include inpatient and outpatient behavioral health coverage?
- Does your plan include at least \$5,000 in prescription coverage?
- Does your plan have at least \$1,000,000 Maximum Benefit per Lifetime per Condition?

Please note: If you choose to purchase your own plan, you will not be able to return to the school plan without proof of involuntary loss of this coverage. Not paying the premium or letting the coverage lapse does not qualify as involuntary loss. If you are considering alternate coverage, please consider that the Student Health Insurance Plan provides maternity benefits which may be excluded from other plans. A typical child delivery can cost around \$12,000, while this amount can grow larger if there are complications with the pregnancy.

Post-Doctoral Fellows: Waiver Forms are available at the Human Resources Benefits Office for those Post-Doctoral Fellows who are covered under a parent's or spouse's medical insurance plan. The Waiver Form must be completed and returned to the Human Resources Benefits Office no later than **September 1, 2008**, or within 30 days of Appointment if after **September 1, 2008**.

Dependent Coverage

Eligibility

If you are covered by the Health Insurance Plan for Indiana University Medical Students and Post-Doctoral Fellows, you may also enroll your lawful spouse, same-sex domestic partner 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 you must complete the Same-Sex Domestic Partner Form as well as the Dependent enrollment form. To obtain this form or get more information please contact Aetna Student Health at **(800) 239-9691**.

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 School of Medicine 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 a covered Medical Student or Post-Doctoral Fellow, please complete the Enrollment Form available online at www.aetnastudenthealth.com, click on "Find Your School" and enter **812801** 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 1, 2008**, coverage will be backdated to the beginning of the Policy Period. If the Enrollment Form is submitted after **September 1, 2008**, 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 apply. An Enrollment Form should be submitted directly to Aetna Student Health.

Spring Semester: Dependents of newly enrolled Spring students will have an additional open enrollment period. If the Enrollment Form is submitted before **February 27, 2009**, coverage will be backdated to the beginning of the Policy Period. If the Enrollment Form is submitted after **February 27, 2009**, 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 should be submitted directly to Aetna Student Health.

Mid Year Enrollment: Dependents of Post-Docs beginning their affiliation during the year will have an additional open enrollment period. If the Enrollment Form is submitted within 30 days of appointment, coverage will be backdated to the date of appointment. If the Enrollment Form is submitted after the date of appointment, it will not be accepted in the absence of a significant life change, and the dependents will have to wait until the next open enrollment period to enroll the dependent. Contact the Human Resources Benefits Office for premium information. The completed Dependent Enrollment Form should be submitted directly to Aetna Student Health.

Policy Period

Coverage dates for the Plan are as follows:

Medical Students:

- **Students enrolled at the University for the full academic year:** Coverage for the Annual Policy will become effective on **August 10, 2008**, and will terminate on **August 9, 2009**.
- **Students enrolled at the University for Fall Semester Only:** Coverage for the Fall Semester will become effective on **August 10, 2008**, and will terminate on **February 9, 2009**.
- **Students enrolled at the University for Spring Semester Only:** Coverage for the Spring Semester will become effective on **February 10, 2009**, and will terminate at on **August 9, 2009**.
- **Second Semester Seniors:** Coverage for Second Semester Seniors will become effective on **February 9, 2009** and will terminate on **June 30, 2009**.

Enrollment for the Fall Semester includes coverage for the winter break; enrollment for the Spring/Summer Semester includes coverage for the summer months, until **August 10, 2009**.

Post-Doctoral Fellows:

- **Post-Doctoral Fellows affiliated with the University for the full academic year:** Coverage for the Annual Policy will become effective on **July 1, 2008**, and will terminate on **June 30, 2009**.
- **Post-Doctoral Fellows affiliated with the University for a portion of the academic year:** Coverage will become effective on the first of the month of the date of arrival, and will terminate on **June 30, 2009**.

Premium Rates

Medical Students

	Fall	Spring	2nd Semester Seniors
Student	\$1,288	\$1,288	\$ 950
Spouse/Same-Sex Domestic Partner	\$2,106	\$2,106	\$1,554
Child(ren)	\$1,119	\$1,119	\$ 826

Students enrolling in the Plan during the Academic Year should see the Office of Medical Student Affairs for information on pro-rated premiums. Premiums can also be obtained by calling Aetna Student Health at (800) 239-9691.

Post-Doctoral Fellows

	Annual Rate	Fall Semester	Spring Only
Student	\$2,576	\$1,288	\$1,288
Spouse/Same-Sex Domestic Partner	\$4,212	\$2,106	\$2,106
Child(ren)	\$2,238	\$1,119	\$1,119

Fellows beginning their affiliation during the year should see the Human Resources Benefits Office for information on pro-rated premiums.

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/Post-Doctoral Fellows 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.

Utilizing IUPUI Student Health Center

Your health care needs may best be satisfied in a convenient, cost-effective manner by the health care providers at IUPUI Student Health Center. The Student Health Center provides care for acute illnesses and certain on-going conditions, such as asthma, as well as contraceptive counseling and immunizations. No referral is required to be seen at the Student Health Center. However, appointments are preferred, and can be made by calling **(317) 274-8214**.

Please note that not all services provided at the Student Health Center will be covered by the Student Health Insurance Plan. Please refer to this Brochure for coverage questions.

If you are insured under the Student Health Insurance Plan, you can minimize your out-of-pocket expenses by utilizing the Student Health Center. For clinic visits in the Student Health Center, you are not required to pay the annual Deductible or Coinsurance. You may be required to pay certain charges for ancillary testing. The only Insurance Plan that the Student Health Center will bill for you is this Student Health Insurance Plan. If you are covered by any other insurance plan you will be required to pay the charge for all services received at the time of service, and will be given a bill to submit to your insurance company for possible reimbursement.

The Student Health Center is located at Coleman Hall (1st Floor), 1140 West Michigan Street, and is open:

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.

Insured dependents are not eligible to utilize the Student Health Center.

Preferred Provider Network

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

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 School of Medicine, Aetna Student Health, or Aetna Life Insurance Company. You may also contact Aetna Student Health at **(800) 239-9691** to obtain a list of participating providers. Additionally, you can obtain information regarding Preferred Providers through the Internet by accessing DocFind at www.aetnastudenthealth.com, click on "Find Your School" and enter **812801** 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 Health Insurance 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 \$250 per admission 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
(800) 239-9691

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 an Aggregate Lifetime Maximum while continuously insured of \$1,000,000 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 Chart

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).

Annual Deductibles	<p>Medical: \$250 per insured person/\$500 per family per Policy Year.</p> <p>Note: This Deductible is waived for the following services: Care received at the Indiana University Health Centers, and Well Women Care services.</p> <p>Prescriptions: \$100 per Covered Person per Policy Year.</p>
Aggregate Maximum	Maximum Benefit per Lifetime per Condition \$1,000,000.
Out-of-Pocket Maximum <i>(The annual medical Deductible applies towards meeting the Out-of-Pocket Limit; prescriptions Deductible and Copays, 50% items, non-covered services, benefit penalties, and Copays do not apply towards meeting the Out-of-Pocket Limit)</i>	\$5,000 per Covered person/\$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	<p>Covered Medical Expenses are payable as follows:</p> <p>Preferred Care: 90% of the Negotiated Charge for an overnight stay.</p> <p>Non-Preferred Care: 70% of the Reasonable Charge for the semi-private room rate for an overnight stay.</p>
Intensive Care Expenses	<p>Covered Medical Expenses are payable as follows:</p> <p>Preferred Care: 90% of the Negotiated Charge for an overnight stay.</p> <p>Non-Preferred Care: 70% of the intensive care room rate for an overnight stay.</p>
Miscellaneous Hospital Expenses	<p>Covered Medical Expenses are payable as follows:</p> <p>Preferred Care: 90% of the Negotiated Charge.</p> <p>Non-Preferred Care: 70% of the Reasonable Charge.</p> <p>Covered Medical Expenses include, but are not limited to: laboratory tests, X-rays, anesthesia, physiotherapy, pre-admission testing, use of special equipment, medicines, and use of operating room.</p>

Inpatient Hospitalization Benefits (continued)	
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: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Skilled Nursing Facility Expenses, Rehabilitation Facility Expenses, Hospice Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Surgical Expenses	
Surgical Facility Expenses (<i>Inpatient and Outpatient</i>)	Covered Medical Expenses for the facility charges are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Surgical Facility Miscellaneous Fees Expenses (<i>Inpatient and Outpatient</i>)	Covered Medical Expenses for any miscellaneous surgical charges made by the facility are payable as follows up to a maximum of \$2,000 per surgery: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Surgical – Physician's Expenses	Covered Medical Expenses for charges for surgical services performed by a Physician are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Anesthetist Expenses and Assistant Surgeon Expenses	Covered Medical Expenses for the charges of an anesthetist and an assistant surgeon during a surgical procedure for surgical services performed during a surgical operation are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Outpatient Benefits	
Covered Medical Expenses include, but are not limited to: Physician's office visits, hospital or outpatient department or emergency room visits, outpatient diagnostic C.A.T. Scans, Magnetic Resonance Imaging and Laser treatments, durable medical equipment, physical therapy, clinical lab, radiological facility or other similar facility licensed by the state.	
Physician's Office Visits/Consults Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 100% of the Negotiated Charge after a \$20 Copay. Non-Preferred Care: 70% of the Reasonable Charge.
Lab and X-ray Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.

Outpatient Benefits (continued)	
Emergency Room Expenses (<i>Facility</i>)	Covered Medical Expenses are payable as follows: <i>Preferred Care:</i> 90% of the Negotiated Charge. <i>Non-Preferred Care:</i> 90% of the Reasonable Charge.
Emergency Room Expenses (<i>Professional</i>)	Covered Medical Expenses are payable as follows: <i>Preferred Care:</i> 90% of the Negotiated Charge after the annual Deductible and a \$50 Copay per visit. (Copay is waived if admitted as an inpatient.) <i>Non-Preferred Care:</i> 90% of the Reasonable Charge after the annual Deductible and a \$50 Deductible per visit. (The \$50 Deductible is waived if admitted as an inpatient.)
Physical Therapy Expenses	Covered Medical Expenses are payable as follows up to a maximum of \$1,200 per Policy Year: <i>Preferred Care:</i> 90% of the Negotiated Charge. <i>Non-Preferred Care:</i> 70% of the Reasonable Charge.
Radiation Therapy, Chemotherapy, Physiotherapy, Respiratory/Inhalation Therapy, Speech Therapy	Expenses Covered Medical Expenses are payable as follows: <i>Preferred Care:</i> 90% of the Negotiated Charge. <i>Non-Preferred Care:</i> 70% of the Reasonable Charge.
Mental Health and Substance Abuse Benefits	
Inpatient Expenses – Mental Health	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 as follows: <i>Preferred Care:</i> 100% of the Negotiated Charge. <i>Non-Preferred Care:</i> 100% of the Reasonable Charge. Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission.
Outpatient Expenses – Mental Health	Covered Medical Expenses for the care or treatment of a mental health condition by a licensed or accredited health service organization or hospital or by a licensed practitioner are payable as follows: <i>Preferred Care:</i> 100% of the Negotiated Charge. <i>Non-Preferred Care:</i> 70% of the Reasonable Charge.

Mental Health and Substance Abuse Benefits (continued)	
Inpatient Expenses – Substance Abuse	<p>Covered Medical Expenses for the treatment of a substance abuse condition while confined as an inpatient in a hospital or facility licensed for such treatment are payable as follows:</p> <p>Preferred Care: 80% of the Negotiated Charge.</p> <p>Non-Preferred Care: 50% of the Reasonable Charge.</p> <p>Treatment is limited to a maximum of 20 days per Policy Year per condition for any one or related condition.</p>
Outpatient Expenses – Substance Abuse	<p>Covered Medical Expenses for the treatment of a substance abuse condition by a licensed or accredited health service organization or hospital or by a licensed practitioner are payable as follows:</p> <p>Preferred Care: 80% of the Negotiated Charge, after a \$15 Copay.</p> <p>Non-Preferred Care: 50% of the Reasonable Charge.</p> <p>Outpatient treatment is subject to a maximum of 30 visits per condition, per Policy Year.</p>
Pervasive Developmental Disorders Expenses	<p>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, 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.</p>
Maternity Benefits	
Maternity Expenses	<p>Covered Medical Expenses for pregnancy, childbirth complications of pregnancy, and newborn care 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. Any decision to shorten such minimum coverages shall be made by the attending Physician in consultation with the mother and done in accordance with the rules and regulations promulgated by the Department of Public Health. In such cases, Covered Medical Expenses may include home visits, parent education, and assistance and training in breast or bottle feeding.</p>
Voluntary Termination of Pregnancy Expenses	<p>Covered Medical Expenses for voluntary termination of pregnancy are payable on the same basis as any other Sickness.</p>

Additional Benefits	
Durable Medical Equipment Expenses	Covered Medical Expenses are payable as follows up to a maximum of \$10,000 per Policy Year: Preferred Care: 80% of the Negotiated Charge. Non-Preferred Care: 80% of the Reasonable Charge.
Prosthetic Device Expenses	Covered Medical Expenses are payable as follows up to a maximum of \$30,000 per Policy Year: Preferred Care: 80% of the Negotiated Charge. Non-Preferred Care: 80% of the Reasonable Charge.
Temporomandibular Joint Dysfunction (TMJ) Benefit Expenses (Non Surgical)	Covered Medical Expenses are payable as follows up to a maximum of \$1,000 per Policy Year: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 80% of the Reasonable Charge.
Ambulance Expenses	Covered Medical Expenses are payable at 80% of the Actual Charge 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 up to a maximum of: <ul style="list-style-type: none"> • Ground Transportation \$150 per trip. • Air Transportation \$1,500 per trip.
Prescription Drug Benefit Expenses	Following a \$100 per Covered Person per Policy Year Deductible, Covered Medical Expenses for outpatient Prescription Drug Expenses associated with a covered Sickness or Accident which occurs during a Policy Year are payable as follow: Preferred Care: Covered Medical Expenses are payable at 100% of the Negotiated Charge after a \$10 Copay for Generic Prescription Drugs, and 100% after a \$25 Copay for Brand Name Prescription Drugs. Non-Preferred Care: Covered Medical Expenses are payable at 50% of the Reasonable Charge. Please note that you are required to pay in full at the time of service for all Prescriptions dispensed at a Non-Participating Pharmacy. (Please refer to the Prescription Drug Claim Procedures section of this Brochure for information regarding the claim submission and reimbursement process.) Medications not covered by this benefit include, but are not limited to: allergy sera, drugs to promote or to stimulate hair growth, appetite suppressants, smoking deterrents, and non-self injectables. Prior authorization is required for growth hormones and drugs which are used for the treatment of malaria. For assistance, or for a complete list of excluded medications and drugs available with prior authorization, please contact (800) 238-6279 .

Additional Benefits (continued)	
Diabetic Treatment Expenses <i>(Please note: this section refers to diabetic testing or for supplies not covered by the Prescription Drug under the Prescription Drug program)</i>	Covered Medical Expenses for diabetic self-management supplies and insulin are covered program are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge.
Home Health Care Expenses	Covered Medical Expenses are payable as follows: Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 70% 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.
Routine Exam Expenses <i>(Including Immunizations)</i>	Covered Medical Expenses include coverage for routine Physician's office visits, routine physical examinations, well child care, routine immunizations for infectious diseases, and any related routine lab and X-ray services. <i>(Please note: The office visit charge for Hepatitis B Titers is covered as any other Physician Office Visit Expense and subject to the Routine Exam Expense maximum. Lab work associated with Hepatitis B Titers is covered as any other Lab Expense but is not subject to the Routine Exam Expense maximum.)</i> Covered Medical Expenses are payable as follows up to a maximum of \$150 per Policy Year: Preferred Care: 100% of the Negotiated Charge. Non-Preferred Care: 50% of the Reasonable Charge.
Women's Health Benefit Expenses	Mammography <i>(Annual deductible is waived)</i> – Covered Medical Expenses are payable on the same basis as any other outpatient expense for one mammogram per Policy Year. Pap Smear Screening – Covered Medical Expenses are payable on the same basis as any other outpatient expense for one Pap smear screening per Policy Year. Please note that expenses incurred for a mammogram or a Pap smear screening will not be applied towards meeting the \$150 Policy Year maximum applicable for routine exams.
Prostate Specific Antigen (PSA) Test Expenses	Covered Medical Expenses include coverage for one annual PSA test per Policy Year. Preferred Care: 100% of the Negotiated Charge. Non-Preferred Care: 70% of the Reasonable Charge. Please note that expenses incurred for a PSA test will not be applied towards meeting the \$150 Policy Year maximum applicable for routine exams.

Additional Benefits (continued)

Dental Expenses	Covered Medical Expenses are payable at 90% of the Reasonable Charge for the extraction of wisdom teeth or for the treatment of an Injury to sound, natural teeth.
Mastectomy and Mastectomy Related Services Expenses	<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 TM , 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.

Additional Services and Discounts (continued)

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.
Aetna's Informed Health® Line ²	<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. 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>
Health and Wellness Resources ²	<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>
Beginning Right SM Maternity Program ²	<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>
Aetna Natural Products and Services SM Discount Program ^{1,2,3}	<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>
Quit&Fit TM Tobacco Cessation Program ^{2,3}	<p>Quit&FitTM 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.</p>

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.

Voluntary Dental Programs

You may enroll in one of two voluntary dental programs at an additional cost – the Aetna Dental® Advantage Plan or Vital Savings by Aetna® (a dental discount program). **Compare these dental plan benefits, networks, and costs in your area to see if one is right for you.**

<p>Aetna Dental® Advantage Plan¹</p>	<p>With our Aetna Dental® Advantage Plan, you select a primary care dentist (PCD) and have most of your preventive and restorative services covered by a copayment or reduced fee for each visit.</p> <table border="0"> <thead> <tr> <th data-bbox="488 527 737 594">Dental Advantage Plan Rates</th> <th data-bbox="987 527 1192 627">Annual 9/1/08-8/31/09 Deadline: 10/1/08</th> <th data-bbox="1230 527 1422 627">Spring 3/1/09-8/31/09 Deadline: 4/1/09</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 627 711 659">1. Student/PostDoc</td> <td data-bbox="1040 627 1138 659">\$165.00</td> <td data-bbox="1279 627 1377 659">\$ 82.50</td> </tr> <tr> <td data-bbox="488 659 841 693">2. Student/PostDoc and Spouse</td> <td data-bbox="1040 659 1138 693">\$324.75</td> <td data-bbox="1279 659 1377 693">\$162.38</td> </tr> <tr> <td data-bbox="488 693 873 726">3. Student/PostDoc and Child(ren)</td> <td data-bbox="1040 693 1138 726">\$324.75</td> <td data-bbox="1279 693 1377 726">\$162.38</td> </tr> <tr> <td data-bbox="488 726 971 760">4. Student/PostDoc, Spouse, and Child(ren)</td> <td data-bbox="1040 726 1138 760">\$619.25</td> <td data-bbox="1279 726 1377 760">\$309.63</td> </tr> </tbody> </table> <p>For complete details and to enroll, be sure to visit www.aetnastudenthealth.com. Click on “Find Your School” and enter 812801 as your Policy Number or search by school name then click on the Enroll tab.</p> <p>¹<i>Aetna Dental Advantage Plan is provided or administered by Aetna Dental Inc. and/or Aetna Health Inc.</i></p>	Dental Advantage Plan Rates	Annual 9/1/08-8/31/09 Deadline: 10/1/08	Spring 3/1/09-8/31/09 Deadline: 4/1/09	1. Student/PostDoc	\$165.00	\$ 82.50	2. Student/PostDoc and Spouse	\$324.75	\$162.38	3. Student/PostDoc and Child(ren)	\$324.75	\$162.38	4. Student/PostDoc, Spouse, and Child(ren)	\$619.25	\$309.63
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<p>Vital SavingsSM on Dental¹</p>	<p>Vital SavingsSM on Dental is a dental discount program helping you and your dependents save an average of 30- to 50-percent on a wide array of dental services – with one low annual fee of \$25 per person. Enroll online at www.aetnastudenthealth.com.</p> <p>Students can enroll themselves and one dependent for \$44, or themselves plus two or more dependents for \$63.</p> <p>Membership in the Vital Savings Discount program is purchased on an annual basis, coverage is from September 1, 2008 through August 31, 2009.</p> <p>This program can be purchased through May 2009, however, this fee remains the same no matter when the program is purchased.</p>															

¹The Vital Savings by Aetna® program (the “Program”) is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna® discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, **1-877-698-4825**, is the Discount Medical Plan Organization.

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 for 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 potential 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 potential 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. (Please note that the Definition of Covered Person also includes Post-Doctoral Fellows.)

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. (See the Summary of Benefits Chart for specific deductible information).

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 as likely to produce a significant 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.

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;
- Penalties;
- Expenses for Prescription Drugs (including the Deductible and Copays); and
- Other expenses not covered by this Policy.

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.

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

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 or the removal of impacted wisdom teeth as provided else where in the Policy.
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. When the Covered Person enters 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. Expenses 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 as likely to produce a significant 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 persons 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.

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. Expenses 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. Expenses 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.

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.

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
(800) 239-9691 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 Service 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 email:

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

Preferred Care: 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.

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. A claim form is available at Student Health Services or by calling **(800) 238-6279**. 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 prescription drug and the amount Aetna would have paid if you had presented your ID card and the Pharmacy had billed Aetna directly.

Information regarding Preferred Care Pharmacy locations is available by accessing the Internet at: www.aetnastudenthealth.com. Click on "Find Your School" and enter **812801** as your Policy Number.

Non-Preferred Care: You may obtain your Prescription from a Non-Preferred Pharmacy and be reimbursed by submitting a completed Aetna Prescription Drug claim form. You will be reimbursed for covered medications at the Reasonable Charge allowance, less any applicable Coinsurance amount, directly by Aetna. You will be responsible for any amount in excess of the Reasonable Charge.

Please note: You will be required to pay in full at the time of service for all Prescriptions dispensed at a Non-Participating Pharmacy.

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 School of Medicine 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) Benefits'

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) Benefits'

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) Services'

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
(800) 239-9691
www.aetnastudenthealth.com

Underwritten by:



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

Policy No. **812801**

The Health Insurance Plan for Indiana University Medical Students and Post-Doctoral 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 nonpublic 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.

