

Reed College Student Health Insurance Plan Frequently Asked Questions 2012-2013

1. What is the last day of coverage for Spring Semester 2012? (2011-2012 Plan Year)

The last day of coverage is August 14, 2012.

2. Where can I get information on the Reed College 2012-2013 Student Health Insurance Plan?

All the information is available online. You can download the plan brochure, print an ID card or view other information on the Plan from the Aetna Student Health website at www.aetnastudenthealth.com.

3. How did Health Care Reform impact the 2012-2013 Reed College Student Health Insurance Plans?

The 2012-2013 Reed College Student Health Insurance Plans include certain benefits mandated by the Patient Protection and Affordable Care Act (PPACA) and US Dept. of Health and Human Services which are applicable to student health insurance plans.

These changes included increasing the policy year maximum to \$100,000 (domestic & M.A.L.S), covering applicable preventive care at 100% (no cost sharing) from providers in the Aetna network, covering applicable generic contraception drugs & devices at 100% (no cost sharing) from providers/pharmacies in the Aetna network, and no pre-existing limitations for students under the age of 19.

4. What does the 2012-2013 Reed College Student Health Insurance Plan cover?

This is a comprehensive health insurance plan which provides coverage for eligible services such as preventive exams, lab & x-ray, hospitalization, surgery, and prescriptions. It does **not** offer dental or vision benefits (other than specifically provided for in the Plan Brochure). Please read the Reed College Student Health Insurance Plan Brochure carefully before deciding whether this Plan is right for you. It does offer discounts on vision services from participating Aetna VisionSM providers. There is also an optional Vital Savings by Aetna® dental discount program you may purchase.

5. What is the Policy Year Maximum?

Domestic undergraduate and M.A.L.S. students on the Reed College 2012-2013 Student Health Insurance Plan have a \$100,000 per Policy Year maximum for medical benefits.

The plan for international students has a \$250,000 maximum per Policy Year for medical benefits.

6. What is the prescription benefit and maximum?

The 2012-2013 maximum pharmacy benefit (including mail order, in and out of network) is \$100,000 per Policy Year on the domestic, M.A.L.S. and international plans.

Preferred Pharmacy

When you purchase a prescription from an Aetna Preferred Pharmacy, the prescription is covered at 100% after a \$10 copay for Generic, a \$20 copay for Brand or a \$35 copay for Non-Preferred Brand (based on 30 day supply). Aetna Preferred Pharmacies include (but not limited to) Walgreens, Fred Meyer, Safeway, and Rite Aid.

A new benefit for the 2012-2013 plan year is coverage for generic contraceptive drugs payable at 100% with no cost sharing to the insured when purchased from an Aetna Preferred Pharmacy. This means you can obtain a generic contraceptive prescription at no cost to you (no copay), when purchased from an Aetna Preferred Pharmacy or through Aetna Rx Home Deliver * Program.

You may go to any Aetna Preferred Pharmacy. Just show them your Aetna ID card and you will have to pay only the applicable copay (if any) (based on 30 day supply), with no claim forms to submit, for your eligible prescription.

To find a Aetna Preferred Pharmacy near you go online to Aetna Student Health at www.aetnastudenthealth.com.

You will incur lower out of pocket expense when you purchase your prescription at an Aetna Preferred Pharmacy.

Mail Order Pharmacy

Mail Order prescriptions are available through Aetna Rx Home Delivery * Program. A 90 day supply of drugs ordered through mail order is covered at 100% after the applicable copay. You can obtain more about purchasing prescriptions through Mail Order online at www.AetnaStudentHealth.com

Non-Preferred Pharmacy

If you choose to purchase a prescription from a Non-Preferred Pharmacy you will be required to pay in full for the prescription and then you must submit a claim form with

your prescription receipt to Aetna Pharmacy Management for any eligible reimbursement.

Please note the reimbursement level for prescriptions purchased at a Non-Preferred Pharmacy is 80% after the applicable copay. You may obtain a pharmacy claim form on the Aetna Student Health website www.aetnastudenthealth.com for submitting claims from Non-Preferred pharmacies to Aetna Pharmacy Management.

7. Is there Dental coverage?

The Reed College Student Health Insurance Plan does not cover routine dental care. The only dental expenses that would be eligible for benefits are for an injury to sound natural teeth and for impacted wisdom teeth. Please refer to the Plan brochure for more information regarding these benefits.

8. Is Dental coverage available to purchase?

Taking care of your teeth is as an important part of taking care of your health. You may want to consider one of the following options to help with the expense of dental care.

Vital Savings by Aetna[®] - Dental Discount Program
Available Annually September 1st - August 31st
Student Only \$25 Annual Membership Fee
Purchase online at:
www.aetnastudenthealth.com

The 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 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 06516, 1-877-698-4825, is the Discount Medical Plan Organization. If you have questions about the Vital Savings on Dental program, call 1-888-BE-Vital or 1-888-238-4825.

Willamette Dental - TrueCare Oregon Individual Plan

This coverage gives you simple access to dental care at one of the many Willamette Dental Group, P.C. dental offices in the Portland area. Predictable copays for covered services. Major services are covered following a twelve (12) month waiting period and orthodontic after a six (6) month waiting period, at substantial savings. Enrollment is directly with Willamette Dental. For more information and how to enroll go to <https://www.willamettedental.com/truecare-oregon.htm>.

9. Is vision covered?

The insurance does not cover routine vision. But you do have access to discount vision services through the Aetna VisionSM 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). This program can be used at participating Sears Optical, JC Penney Optical, and Lenscrafters, among others.

10. Who can participate? Must I participate? Will I be automatically charged for the 2012-2013 Reed College Student Health Insurance? How do I opt out?

All Reed College undergraduate students (domestic and international) are required to carry medical insurance and will be billed for the premium each semester during the regular academic year (Fall and Spring Semesters).

Students may waive the 2012-2013 Reed College Student Health Insurance charge by completing an insurance waiver form online through IRIS or downloading the form at http://www.reed.edu/business/business_forms.html and faxing it to the Reed Business Office by the appropriate deadline.

M.A.L.S. students are eligible to purchase coverage. Contact the Reed College Business Office for details.

11. How much does the 2012-2013 coverage cost and what are the effective dates?

Domestic Undergraduate:

Fall Semester:	\$800	Effective August 15, 2012 – January 17, 2013
Spring Semester:	\$800	Effective January 18, 2013 – August 14, 2013

International:

Fall Semester:	\$447	Effective August 15, 2012 – January 17, 2013
Spring Semester:	\$447	Effective January 18, 2013 – August 14, 2013

M.A.L.S.

Fall:	\$1,123	Effective August 15, 2012 – January 17, 2013
Spring:	\$1,083	Effective January 18, 2013 – May 31, 2013
Summer:	\$638	Effective June 1, 2013 – August 14, 2013

12. Can I insure my dependents?

Domestic undergraduate and M.A.L.S. students enrolled on the 12-13 Reed College Student Health Insurance Plan may purchase coverage for their dependents. Dependent enrollment is online directly with Aetna Student Health at www.aetnastudenthealth.com.

13. What is my identification number?

Aetna Student Health will assign you an identification number. That number will be on the identification card that Aetna Student Health will send to you. Once you are enrolled for coverage you may also download a temporary ID card from the Aetna Student Health website.

14. Does this plan cover my pre-existing condition?

If you are new to the Reed College Student Health Insurance Plan under the age of 19, pre-existing limitations do not apply.

For students 19 or older and new to the Reed College 12-13 Student Health Insurance, there are pre-existing limitations. No benefit will be payable for a pre-existing condition until you have been on the plan for 6 months (3 months for international students). A pre-existing condition is a condition for which you received medical advice, diagnosis, care or treatment for within 6 months prior to enrolling on this plan (3 months for international students). However, if you had other insurance within 63 days of enrolling on this plan, treatment for your pre-existing condition may be payable. For further clarification or questions, please contact Aetna Student Health at 1-866-574-8289.

15. How do I file a medical claim?

Most providers will bill the insurance company from the information provided on your identification card. If you are required to pay up front, you may fill out a claim form and mail the claim form and itemized billing to Aetna Student Health, P O Box 981106, El Paso TX 79998. The itemized billing must include procedure and diagnosis codes. Bills must be submitted to Aetna Student Health within 90 days from the date of treatment. A clean claim (one that does not require any further information) is processed by Aetna within 30 days and you will receive an Explanation of Benefits describing how the claim was processed, paid and what your responsibility (amount owed) is to the provider. If you have any questions concerning a claim submitted, please contact Aetna Student Health at 1-866-574-8289. You may also access your claims online when you register for Aetna Navigator.

16. Will the Reed College Student Health Services submit claims?

All visits to see the Health and Counseling Center providers are free of charge. There may be a fee for certain in-house lab tests (such as rapid strep test or mono test), vaccines administered, or for medications dispensed from our in-house dispensary. Students can choose to have this fee placed on their tuition account or pay with a check or cash. In those instances you are responsible for submitting any charges you have incurred at the Health Service to Aetna Student Health for eligible reimbursement.

The Health Service will give you a coded receipt to submit to Aetna. You can send the coded receipt with your name, ID number and school name written on it to Aetna Student Health, P O Box 981106, El Paso TX 79998. Please remember to keep a copy for your records. A clean claim (one that does not require any further information) is processed by Aetna within 30 days and any reimbursement for an eligible charge will be sent directly to you.

If a blood draw or x-ray is ordered then you will be referred to the appropriate provider/clinic and those fees will be processed by that provider/clinic through your insurance.

17. Am I able to check claim status online?

Yes, Aetna Navigator® is an interactive "self-service" tool, which provides registered Aetna Student Health members with access to personalized benefit and health information 24-hours a day, 7 days a week. Navigator is available on the web, or you can download an App for your iPhone, iPad, Android device, or Blackberry.

With Navigator, members can:

- Review who is covered under the plan;
- Order an ID card for student and/or dependent;
- Check the status of a claim and view claim Explanation of Benefits (EOB) statements;
- Check if a provider participates in the Aetna network;
- Research the price of a drug and learn if there are less costly alternatives;
- Estimate the cost of a medical procedure or service to plan expenses.

Once you are enrolled for coverage under the Student Health Insurance Plan, you may register for your personalized account at www.aetnastudenthealth.com.

18. Are there certain doctors that I must see?

This plan uses Aetna Preferred Providers. Preferred providers (in-network) can be found on the Aetna Student Health website at www.aetnastudenthealth.com under the tab "Find a Doctor: DocFind®". The plan does not require you to see a preferred provider, but if you do, you could substantially lower your out-of-pocket cost. When you obtain services from a Non-Preferred Provider (out-of-network) you will receive reduced or lower benefits.

19. Am I covered while traveling outside of the U.S.?

Yes, you are covered when traveling outside of the United States. Eligible claims incurred outside of the U.S. are paid at 80% and you will have to submit an itemized receipt to Aetna Student Health for any reimbursement, since providers outside of the U.S. will not submit their bills to Aetna.

You also have emergency travel assistance provided by **On Call International (OCI)**. OCI provides you with a full range of assistance services available to you 24 hours a day, anywhere in the world. Key services include: Pre-Trip Assistance, Medical Consultation and Evaluation, Emergency Medical Evacuation, Prescription Assistance, and more. An identification card for **On Call International** is sent along with your Aetna Student Health ID card.

20. How do I obtain proof of my coverage?

You may call Aetna Student Health at 1-866-574-8289 and request a Letter of Creditable Coverage. This shows the dates that you were insured.

21. Who do I call if I have any questions about the Student Health Insurance Plan?

You can contact Aetna Student Health at 1-866-574-8289 or our local representative at USI NW, Patricia Wylie at 1-800-251-4246 or 503-295-6357.

This material is for information only. Please refer to the 2012-2013 Reed College Student Health Insurance Plan Brochure available online at www.aetnastudenthealth.com for coverage details.