

Aetna Student Health, working with Hamline University and USI Affinity/Collegiate Insurance offers a student-focused health insurance plan that helps protect students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Your school-endorsed Student Health Insurance Plan offers you access to:

- Aetna's nationwide network of doctors, hospitals, pharmacies and specialists throughout the
- An award-winning online secure member website, Aetna Navigator[®]
- Benefit Maximum of \$100,000 per Condition per Policy Year.
- Prescription Drug coverage of up to \$2,000 per Policy Year (Applicable copays apply)
- Informed Health[®] Line – Our 24-hour toll-free number that puts you in touch with experienced registered nurses and an audio library for information on thousands of health topics.
- Discounts on Vision, Fitness Program, Alternative Health Care Programs, Weight Management Discounts, Zagat Survey[®] Healthy Dining, eDiets[®], Mayo Clinic Bookstore.com
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad.



How do I Opt in or Out?

Go to www.cirstudenthealth.com/hamline, click on "Health Insurance Enrollment", then "Click here".

How much does it cost?

Coverage Period	Annual 08/18/10-08/17/11	Spring 02/01/11-08/18/11
Enrollment/ Waiver Deadline	September 24, 2010	February 11, 2011
Student and Dependent Premium Rates		
Student	\$1,292*	\$646*
Spouse/ Domestic Partner	\$3,178	\$1,589
Each Child	\$1,906	\$953

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

Who is eligible for the Plan?

- Undergraduate students taking eight or more credit hours and law students taking two or more credit hours will be enrolled in this Plan unless the Insured Student submits a request to waive coverage. The premium rate will be applied to your bursar bill.
- All International Students will be enrolled into this plan by the University and the premium rate will be applied to your bursar bill.
- Post baccalaureate and degree seeking Graduate students registered for at least 4 credits are eligible for coverage.

This material is for information only. Health insurance plans contain exclusions and limitations. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates.

The Hamline University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

Policy forms issued in OK include GR-96134.



Plan Benefits Summary

Policy Year Maximum	Covered Medical Expenses are payable to a maximum of \$100,000 for each covered sickness or accident.
Policy Year Deductible	\$100 per Insured per Policy Year
Physician Office Visits	Preferred Care 80% of the Negotiated Charge Non-Preferred Care 60% of the Reasonable Charge
Emergency Care	Preferred Care 80% of the Negotiated Charge after a \$100 Copay per visit Non-Preferred Care 80% of the Reasonable Charge after a \$100 Deductible per visit
Routine Physical Exam	Preferred Care 80% of the Negotiated Charge Non-Preferred Care 60% of the Reasonable Charge <i>Covered Expenses are payable up to a maximum of 1 Annual Routine Adult Office per Year.</i>
Prescription Drug Benefit	Tier 1 Prescription: 100% of the Negotiated Charge after a \$10 Copay Tier 2 Prescription: 100% of the Negotiated charge after a \$25 Copay Tier 3 Prescription: 100% of the Negotiated charge after a \$35 Copay <i>Covered Prescription Expenses are payable up to a maximum of \$2,000 Per Policy Year.</i>
Inpatient Hospitalization	Preferred Care: 80% of the Negotiated Charge for the semi-private room rate for an overnight stay Non-Preferred Care: 60% of the Reasonable Charge for the semi-private room rate for an overnight stay

The Hamline University Student Health Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Hamline University Student Health Insurance Plan brochure carefully before deciding whether this plan is right for you. While this document and the Hamline University brochure tell you about some of the important features of the plan, other features may be important to you and some further limit what the plan will pay. If you want to look at the full plan description, which is contained in the Master Policy issued to Hamline University, you may call Aetna Student Health at 800-783-1732 or USI Affinity/ Collegiate Insurance at 800-322-9901. This plan will never pay more than \$100,000 per Condition per Policy Year. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.

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Learn More!

Call Aetna Student Health
1-800-783-1732

www.aetnastudenthealth.com

