

Domestic and International Students 2009 - 2010

Your school-endorsed Plan offers you these benefits, services and programs.



Learn More

Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features. Call (866) 378-8881.

Aetna Student Health, working with the University of Central Florida, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

Plan Features

- \$250,000 Plan Maximum per Policy Year (\$1,000,000 with Supplemental Coverage)
- \$200 Routine Immunization Benefit
- Informed Health Line- 24-hour Nurse Line
- Covers nearly all charges at UCF Health Services

What is New for 2009-2010?

- **\$ 250 Deductible**
- **\$ 1,250 Prescription Drug Maximum**
- **Referrals are required from UCF Health Services**

This plan may not cover all your health care expenses.

The Policy year maximum is \$250,000 (unless increased to \$1,000,000 with the supplemental premium payment) and Prescription drugs have a \$1,250 maximum per policy year.

Who is eligible?

All international students with a current passport and student visa (F1 or J1) are eligible to purchase this Plan or can provide proof of other comparable insurance.

Domestic undergraduate students enrolled in a minimum of six credit hours (three during the summer), graduate students, all practical training students and all visiting scholars (post-doctoral) are eligible to enroll in the Plan on a voluntary basis.

How much does it cost?

	Annual Coverage Period 8/15/09-8/14/10	Supplemental Coverage up to \$1,000,000 8/15/09-8/14/10
Student	\$1,384	\$116
Spouse	\$ 3,199	\$249
Child	\$1,930	\$156
2 or more Children	\$5,276	\$401
DEADLINE	09/30/09	09/30/09

Visit www.aetnastudenthealth.com for complete plan details.

Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates.

This material is for information only.

The University of Central Florida Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is 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.

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Benefits

Plan Maximum	\$ 250,000 per condition per plan year (\$1,000,000 with Supplemental Coverage)
Plan Deductible (Plan Deductible is waived for Emergency Care and Urgent Care. However, the \$100 Emergency Room Copay still applies)	<u>Preferred Care:</u> \$250 per Covered Person / \$500 per family per Policy Year <u>Non Preferred Care:</u> \$400 per Covered Person / \$1,000 per family per Policy Year Plan year Deductible is \$250 for the 09-10 Plan Year
Out of Pocket Maximum	<u>Preferred Care</u> \$2,000 per Covered Person / \$6,000 per family per Policy Year <u>Non Preferred Care:</u> \$4,000 per Covered Person / \$12,000 per family per Policy Year Excludes Mental Health, Substance Abuse, Prescription Medications and Non-Covered Services.
Health Center Coverage	The Plan Deductible will not apply and benefits will be paid at 100% for primary care services rendered at the UCF Health Center. Additional Services rendered at the HC include: 1. One routine GYN exam with a routine lab test up to a maximum of \$75 per Policy Year. 2. One annual screening for STDs up to a maximum of \$75 per Policy Year.
Routine Immunizations	All Covered Routine Immunizations are covered with a maximum payable \$200 per plan year.
Prescription Drug Benefit NOTE: There is a \$1,250 Prescription Drug Maximum for 09-10 Plan Year	<u>UCF Pharmacy and Knight Aide</u> Generic: 100% after a \$10 copay Brand Name: 100% after a \$20 copay Non-Preferred: 100% after a \$40 copay <u>Retail</u> Preferred Pharmacy: 60% of the Negotiated Charge after a \$10 Generic, \$20 Brand Name and \$40 Non-Preferred Copay. Non-Preferred Pharmacy: 60% of the Reasonable Charge after a \$10 Generic, \$20 Brand Name and \$40 Non-preferred Deductible
Inpatient Hospitalization	<u>Preferred Care:</u> 80% of the Negotiated Charge for the semi-private room rate for an overnight stay <u>Non-Preferred Care:</u> 70% of the Reasonable Charge for the semi-private room rate for an overnight stay
Emergency Room	<u>Preferred Care:</u> 80% of the Negotiated Charge after a \$100 Copay per visit <u>Non-Preferred Care:</u> 80% of the Reasonable Charge after a \$100 Deductible per visit
Outpatient 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: <u>Preferred Care:</u> 80% of the Negotiated Charge <u>Non-Preferred Care:</u> 70% of the Reasonable Charge Outpatient treatment is payable up to a maximum of 40 visits per Policy Year.
Using preferred providers saves you money because preferred providers agree to accept negotiated fees that may be lower than what non-preferred providers would charge. Also preferred providers do not charge more than the reasonable charge for a given service. The Plan pays benefits for reasonable charges only. If a non-preferred provider charges more than the reasonable charge allowance, you must pay the difference.	
Preferred Providers are independent contractors and are neither employees nor agents of Chickering Claims Administrators, Inc., Aetna or the University of Central Florida.	

The Aetna Student Health Insurance plan for UCF students 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 UCF brochure carefully before deciding whether this plan is right for you. While this document and the University of Central Florida 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 University of Central Florida, you may view it at UCF Health Services or you may contact us at 866-378-8881. This Plan will never pay more than \$250,000 in a coverage year (unless the Plan maximum is increased to \$1,000,000 with the supplemental premium payment). 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.