

**University of Tennessee Health Science Center
2008-2009**

**Student Injury and Sickness Plan
Coverage Highlight Sheet**

Welcome to University of Tennessee Health Science Center! Outlined below is information regarding The University of Tennessee Health Science Center Student Injury and Sickness Plan. Please take a few moments to review and assess your health insurance needs.



Staying healthy is an important part of your success at University of Tennessee Health Science Center

Please be aware that many insurance plans that cover students adequately at home, do not serve them as well when they are away from home, whether studying, traveling, or vacationing. If you are considering other insurance plans, please use caution when you evaluate them. Without adequate coverage unexpected medical expenses could alter your future.



Who is eligible?

All registered students taking credit hours are required to purchase this Insurance Plan, unless proof of comparable coverage is furnished.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, internet classes and television (TV) courses do not fulfill the eligibility requirements that the students actively attend classes. If the Company discovers the eligibility requirements have not been met, its only obligation is refund of premium.

Eligible students who do enroll may also insure their dependents. Eligible dependents are the spouse and their unmarried children under 24 years of age. Dependent eligibility expires concurrently with that of the insured student.

Frequently Asked Questions (FAQs)

Q. Do I have to waive the student health insurance each semester?

A. You need to waive the student health insurance each academic year. Usually this is done at the beginning of the fall semester. If a student enters in January, waiver is done at that time. Continuing students do not need to do anything in January.

Q. Is there a deadline by which I need to waive the University of Tennessee Health Science Center Student Health Insurance?

A. Yes, the deadline for fall term is July 14, 2008. The deadline for spring semester entering students is January 21, 2009.

Q. If I waive student health insurance during the fall semester, can I enroll for student health insurance for the spring semester?

A. Students who lose coverage due to a significant life event during the school year should contact Holland Insurance at: (662) 895-5528 or email gholland@geraldhollandinsurance.com.

June Start Date	Annual Period	First Semi-Annual	Second Semi-Annual
Student Enrollment	6/30/08-7/5/09	6/30/08-1/6/09	1/6/09-7/5/09
Waiver Deadline	July 14, 2008	July 14, 2008	January 21, 2009
Student Only	\$1,721	\$860	\$860
Student & Spouse	\$5,842	\$2,921	\$2,921
Student, Spouse & Child(ren)	\$8,190	\$4,095	\$4,095
Student & Child(ren)	\$4,071	\$2,036	\$2,036

August Start Date	Annual Period	First Semi-Annual	Second Semi-Annual
Student Enrollment	8/10/08-8/16/09	8/10/08-2/16/09	2/17/09-8/16/09
Waiver Deadline	August 24, 2008	August 24, 2008	January 21, 2009
Student Only	\$1,721	\$860	\$860
Student & Spouse	\$5,842	\$2,921	\$2,921
Student, Spouse & Child(ren)	\$8,190	\$4,095	\$4,095
Student & Child(ren)	\$4,071	\$2,036	\$2,036

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The Student Health Insurance Plan coordinates care with University of Tennessee Health Science Center Student Health Service, which is staffed by a Clinical Director, a Nurse Practitioner, one Section Laboratory Chief, an Administrative Team of two, and an Occupational Health Coordinator. For hours and information regarding the Student Health Service visit their web site at <http://www.utmem.edu/univheal/> Coverage under the UT HSC Student Health Insurance Plan is available 24 hours, worldwide during summers and spring breaks

The Plan provides for the Medically Necessary Reasonable Charge (RC) incurred by a Covered Person for loss due to a covered Injury or Sickness. If a Covered Person receives care from a Preferred Provider*, any eligible expenses will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used. Preferred Providers are part of the Aetna Preferred Provider Network at <http://www.aetna.com/docfind/custom/studenthealth/index.html>.

In addition to the Plan's Aggregate Maximum the Policy may contain benefit level maximums. Please review the Summary of Benefits section of the brochure for any additional benefit level maximums.

**Preferred providers are independent contractors and are neither employees nor agents of University of Tennessee Health Science Center, Chickering Claims Administrators, Inc., or Aetna.*

Aggregate Maximum	\$150,000 per Sickness or Injury
Policy Year Deductible	\$250 per Insured Person Per Policy Year
Coinsurance	Preferred Care: Plan pays 80% Negotiated Charge up to \$50,000 then 100% of the Negotiated Rate. Non-Preferred Care: Plan pays 60% of Reasonable Charge up to \$50,000, then 100% of the Reasonable Charge.
Physician Office Visit	Preferred Care: Plan pays 80% Negotiated Charge Non-Preferred Care: Plan pays 60% of Reasonable Charge
Inpatient Hospital Visit Expense * refer to plan brochure for complete benefit information	Preferred Care: Plan pays 80% Negotiated Charge Non-Preferred Care: Plan pays 70% of Reasonable Charge
Laboratory and X-ray (Non Hospital) Expense	Preferred Care: Plan pays 80% Negotiated Charge Non-Preferred Care: Plan pays 60% of Reasonable Charge
Prescription Drug Benefit – Aetna Prescription Drug Card Program	\$5 Copay for Generic Prescription Drug/ \$10 Copay for Brand Name Prescription Drug, payable up to a maximum of \$2,000 per Policy Year. *refer to plan brochure for a list of excluded drugs
University of Tennessee Health Science Center Student Health Services	Students are not charged for the majority of services within the student health center. Services provided include women's health, occupational health, travel medicine, preventive screenings and laboratory services. The deductible for needle sticks at the Student Health Center is \$50.

**Visit www.aetnastudenthealth.com in July to download a Plan brochure
for complete details, limitations & exclusions**

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Health benefits and health insurance plans contain exclusion and limitations. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of Benefits.

The University of Tennessee Health Science Center Student Health Insurance (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.**

This Plan is endorsed by The University of Tennessee Health Science Center. Benefits are paid in accordance with applicable state mandates.

Aetna Student Health Highlight Flyer 2008-2009