

**University of Tennessee Health Science Center
2009-2010**

**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.

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

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.

This material is for information only.

The UTHSC Student Student Injury and Sickness 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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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, 2009. The deadline for spring semester entering students is January 21, 2010.

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.

	Annual Period	1 Semi-Annual	2 Semi-Annual
June Start	6/30/09-7/5/10	6/30/09-1/5/10	1/6/10-7/5/10
Waiver Deadline	7/14/09	7/14/09	1/21/10
August Start	8/10/09-8/16/10	8/10/09-2/16/10	2/17/10-8/16/10
Waiver Deadline	8/24/09	8/24/09	1/21/10

Rates

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)	\$4,069	\$2,035	\$2,035

The rates above include both premium for the student health plan underwritten by Aetna Life Insurance Company as well as the University of Tennessee Health Science Center administrative fee.



University of Tennessee Health Science Center 2009-2010 Student Health Insurance Plan Coverage Highlight Sheet

The University of Tennessee Health Science Center (UTHSC) Student Injury and Sickness 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 UTHSC brochure carefully before deciding whether this plan is right for you. While this document and the UTHSC 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 the University of Tennessee Health Science Center, you may contact us at (877) 373-2708.

This plan will never pay more than \$150,000 per Injury or Sickness per Lifetime. 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.

Aggregate Maximum	\$150,000 per Injury or Sickness per Lifetime
Policy Year Deductible	\$250 per Insured Person Per Policy Year
General Coinsurance * refer to plan brochure for specific benefit information	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 specific 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	Generic Prescription Drug - \$5 Copay Brand Name Prescription Drug - \$10 Copay <u>Maximum</u> of \$2,000 per Policy Year.
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/schools/utenn in July to download
a Plan brochure for complete details, limitations & exclusions.

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