

# Brought to you by Regis University and Aetna Student Health

# www.aetnastudenthealth.com

Policy No. 812840

2012-2013









Dear Student:

**Good health and wellness are crucial elements of academic success.** Given this, Regis University requires students in certain programs to maintain health insurance coverage as a condition of enrollment.

As we look toward the 2012-2013 academic year, we are pleased to introduce you to the Regis University Student Health Insurance Plan (the "Plan"). We hope this pamphlet will answer any questions you may have and help you to determine if the plan is right for you. We are once again collaborating with the Aetna Life Insurance Company (Aetna) and Aetna Student Health to offer health insurance designed with your needs in mind.

Highlights of the Regis University Student Health Insurance Plan include:

- Year-round coverage available on a semester-by-semester basis
- Direct and easy coverage at Regis' on-campus Student Health Services clinic
- Access to the Aetna national network of providers
- Discount programs for vision care, dental care, and prescription drugs

Please read on to learn more. If you have questions, don't hesitate to contact the Office of Student Health Services at **303-458-3558**.

With the best wishes for the coming school year,

**Deadline Sensitive Information** For the fall semester, you must enroll in or waive the Regis University Student Health Insurance Plan by **September 19, 2012**.

Returning students who have previously waived the Regis University Student Health Insurance Plan will need to waive it again, as students are required to make a decision about health insurance before their first term on campus and every successive fall.

Diane McSheehy Dean of Students

15.02.376.1-CO

#### **Health Insurance Basics**

#### Who is required to have health insurance?

Like most universities and colleges, Regis University requires eligible students to be covered by health insurance for their own continued wellness. All students eligible for student insurance with six or more credits hours in the following programs must maintain health coverage:

Traditional Undergraduate

Undeclared Pre-Nursing Traditional
Bachelor of Science in Nursing Accelerated
Bachelor of Science in Nursing Traditional
Bachelor of Science in Nursing CHOICE
Bachelor of Science in Nursing Worksite

MS: Biomedical Sciences

MS: Nursing, Family Nurse Practitioner

MS: Nursing, Family Nurse Practitioner Certificate

MS: Nursing, Neonatal Nurse Practitioner

MS: Nursing, Neonatal Nurse Practitioner Certificate

Doctor of Physical Therapy

Doctor of Pharmacy

Doctor of Nursing Practice

Students must actively attend classes for at least the first 31 days of the semester for which coverage is purchased. If the eligibility requirements are not met, you will not be eligible for coverage under the Regis University Student Health Insurance Plan.

## What are my options for health insurance?

You must either:

Enroll in the Regis University Student Health Insurance Plan or waive the Plan and maintain an alternative health insurance plan that meets Regis University requirements. If you choose to waive the Regis University Student Health Insurance Plan, you must provide the University with proof of that alternative coverage.

# Why do I have a charge for insurance on my student account?

So that we may ensure that students are covered by a health insurance plan, all eligible students taking six credit hours or more will automatically be charged for the Regis University Student Health Insurance Plan, unless proof of alternate health insurance coverage is provided. To waive the Regis University Student Health Insurance Plan, you must visit http://www.aetnastudenthealth.com/regisuniversity before the deadline to complete a waiver. Failure to waive the insurance policy will result in automatic enrollment, and you will be

responsible for the full cost of the insurance for the semester. The insurance charge will remain

on your student account.

### Choosing the Regis University Student Health Insurance Plan

What should I consider in deciding whether to purchase the Regis University Student Health Insurance Plan?

- Would I prefer to stay on my parents' plan? Adult children may now stay on their parents' health insurance plans until age 26.
- Will I be covered if I travel or study abroad? The Regis University Student Health Insurance Plan provides international coverage.
- Does this plan cover prescription drugs?
   Yes, subject to some restrictions outlined in this pamphlet under the Plan Overview.
- Can I cover my dependents on this plan? Yes. Read on for details.

# How much is the Regis University Student Health Insurance Plan? When am I covered?

Health insurance may be purchased for either the fall or spring semester, or both. Students who enroll for spring coverage are covered through the end of the summer. Coverage dates and costs are:

	Fall 8/22/12-12/31/12	Spring 1/1/13-8/21/13	Summer* 5/5/13-8/21/13
Enrollment Period	June 6- September 19	November 14- February 10	April 1-May 29
Enroll/Waive Deadline	September 19,2012	February 10,2013	May 29, 2013
Student rate	\$1,267	\$1,267	\$802

<sup>\*</sup>Available to select summer-start accelerated programs only.

The rate above includes both a premium for the student health plan underwritten by Aetna Life Insurance Company, as well as a Regis University administrative fee.

#### How Does the Plan Work?

**First Stop** – Regis University Student Health Services. Right here on campus, Student Health Services offers students coordinated health care services, provides routine ambulatory medical care and GYN services, treats minor emergencies, prescribes medication and makes medical referrals. Students on the Regis University Student Health Insurance Plan in need of medical care should, except in the case of a medical emergency, consider first seeking treatment at Regis University SHS.\* Since SHS is our on- campus provider, all claims are directly filed for payment and office visits are covered at 100%, making Student Health Services extremely easy and convenient to use.

\*Thanks to their tuition allocation, students in the Traditional Undergraduate, Undeclared Pre-Nursing Traditional, Bachelor of Science in Nursing Accelerated, Bachelor of Science in Nursing Traditional, Doctor of Physical Therapy, and Doctor of Pharmacy programs may utilize Student Health Services. Dependents are not eligible to be seen by Student Health Services.

# What if I need something different or prefer to go somewhere other than Student Health Services? May I see any doctor I choose?

Yes. The Regis University Student Health Insurance Plan allows you the flexibility of choosing any health care provider when you need assistance. Seeing Preferred Providers generally results in a savings, but you are welcome to see any provider you choose.

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

#### What's Covered?

The Regis University Student Health Insurance Plan offers basic health coverage. It does not include dental coverage. A basic outline of coverage follows. For the complete Plan brochure, which outlines more details about the Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information, and other Plan features, be sure to visit

http://www.aetnastudenthealth.com/regisuniversity.

#### What Is This Health Insurance Plan All About

The Student Health Insurance Plan helps keep health care costs effective.

Your student health insurance coverage, offered by Aetna Student Health\*, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of \$ 2,000,000 on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact (877) 410-6572. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

\*Fully insured Aetna Student Health Insurance Plans are underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.



Plan Overview			
Type of Service	Benefit Level		
Aggregate Plan Maximum	\$2,000,000 per policy year		
Deductible per Policy Year	Preferred Care: \$500 per Covered Person Non-Preferred Care: \$1,000 per Covered Person		
Reimbursement level (applies on a per covered Accident or covered Sickness)	Expenses are reimbursed as follows: Preferred Care: 85% of the Negotiated Charge Non-Preferred Care: 65% of the Recognized Charge.		
Physician's Office Visits	Preferred Care: \$25 Copay then 100% of the Negotiated Charge. Non-Preferred Care: \$40 Deductible then 100% of the Recognized Charge.		
Inpatient Hospitalization	Preferred Care: \$75 per admission Copay then 85% of the Negotiated Charge for the semi-private room rate for an overnight stay.  Non-Preferred Care: \$150 per admission Copay then 65% of the Recognized Charge for the semi-private room rate for an overnight stay.		
Emergency Room Expenses	Preferred Care: \$200 Copay then 100% of the Negotiated Charge.  Non-Preferred Care: \$200 Deductible then 100% of the Recognized Charge.  Copay/deductible waived if admitted.		
Inpatient Expense: Biologically Based Mental Health Conditions	Covered Medical Expenses for the treatment of a biologically based mental heal condition while confined as an inpatient in a hospital or treatment facility licenses or for partial confinement, for such treatment are payable on the same basis as any other Sickness.		
Non-Biologically Based Mental Health Conditions (Including Substance Abuse)	Covered Medical Expenses for the treatment of a non biologically based mental health condition, including substance abuse, while confined as an inpatient in a hospital or facility licensed for such treatment are payable on the same basis as for any other Sickness.		
Prescription Drug Expenses (covered as a medical expense)	Covered Medical Expenses for outpatient Prescription Drugs associated with a covered Sickness or covered Accident are as follows: Prescribed Drug Annual Deductible is \$50		
Preferred Care Pharmacy:	100% of the Negotiated Charge, following a \$10 per prescription Copay for Generic Prescription Drugs, a \$40 per prescription Copay for Formulary Drugs, and a \$70 per prescription Copay for Brand Name Drugs.		
Non-Preferred Care Pharmacy:	70% of the Recognized Charge		



#### PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

- This plan will not pay more than the overall maximum benefit of \$2,000,000 during the plan year
- This plan will not pay more than \$2,000, 000 for pharmacy benefits during the plan year.
- Once any of these limits have been reached, the plan will not pay any more towards the cost of the applicable services, and your health provider can bill you for what the plan does not pay. Some illnesses cost more to treat than this plan will cover.
- Please read the Regis University Student
   Health Insurance Plan brochure located at
   http://www.aetnastudenthealth.com/regisuniversity

- carefully before enrolling. While this document and the Regis University Student Health Insurance Plan brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some 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 school, you may view it at the student center in Room 223 or contact us at (877) 410-6572.

For more information on plan exclusions, limitations and benefit maximums, please refer to the Regis University Student Health Insurance Plan brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person.

# I've made my decision. Now what?

Enroll in or waive the Regis University Student Health Insurance Plan online at

### www.aetnastudenthealth.com.

www.aetnastudenthealth.com

- 1. Make sure you have any current insurance cards or policy information on hand
- 2. Visit

# http://www.aetnastudenthealth.com/regisuniversity

- On the left-hand side of the page, select the Enroll/Waive tab
- 4. Click on "Enroll/Waive Online for your Aetna Student Health Insurance Plan"
- 5. Follow the instructions to enroll in or waive this plan

Please note: You must be registered for six credit hours before you will be able to enroll or waive.

## If I waive the Plan online, what happens next?

Take note of the confirmation number you receive at the end of your successful waiver process. Regis will receive notification that you have waived the Plan and the charge will be removed from your student account within approximately one week. You will need to waive coverage before your first term on campus and every subsequent fall.

# If I enroll in the Plan online, what happens next?

Take note of the confirmation number you receive at the end of your successful enrollment process. You will receive your insurance card in the mail within 10-15 business days. If you need to see a doctor or fill a prescription before you receive your card, you can obtain a temporary card by visiting the Office of Student Health Services (Coors Life Direction Center, Room 114), or online through Aetna Navigator. Just select "print your ID card," enter your student ID number and date of birth, and click submit. Be sure to register for Aetna Navigator to access information about your plan and to look up health care providers.

If you enroll into the Plan you will be required to be enrolled the full 2012-2013 academic year. The charge of \$1,267 will be added to your account fall semester. An additional charge of \$1,267 will be added in the spring semester. If you graduate at the end of the fall semester your coverage will end **December 31, 2012**.

Waiver submissions may be audited by Regis University, Aetna Student Health, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable policy year and that it meets the school's waiver requirements.

#### What deadlines do I need to be aware of?

#### Last day to enroll or waive by term

**Fall 2012** September 19, 2012 **Spring 2013** February 10, 2013

Summer 2013 May 29, 2013 (select programs only)

After these deadlines, you will be responsible for paying the entire charge for the Regis University Student Health Insurance Plan billed to your student account.

#### What else should I know?

#### Is it possible to purchase coverage for my dependents?

Yes. Eligible students may also cover their spouse and children directly through Aetna Student Health. Enrollment dates and rates follow. All charges for dependent coverage are paid directly to Aetna Student Health and may not be charged to your student account.

	Fall 8/22/12-12/31/12	Spring 1/1/13-8/21/13	Summer* 5/5/13-8/21/13
Enroll/Waive Deadline	September 19, 2012	February 10, 2013	May 29, 2013
Spouse rate	\$2,809	\$2,809	\$1775
All children rate	\$1,974	\$1,974	\$1250

<sup>\*</sup> Available to select summer-start accelerated programs only.

# What else does Aetna offer students?

In addition to health coverage, Aetna Student Health offers access to special services, discounts, and programs designed to help keep you healthy and save you money.

# Aetna Book<sup>s™</sup> discount program:

Access to discounts on books and other items from the American Cancer Society Bookstore, the MayoClinic.com Bookstore and Pranamaya.

# Aetna Fitness<sup>sм</sup> discount program:

Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options and one-on-one health coaching services through GlobalFit®.

### Aetna Hearing<sup>sM</sup> discount program:

Offers members and their families access to savings on hearing exams, hearing aids and other hearing services. Members can choose between two great offers at no additional premium cost, Hearing Care Solutions and HearPO®.

Aetna Natural Products and Services<sup>SM</sup> discount program: Access to savings on complementary health care products and services, including online consultations, not traditionally covered by their health benefits plan. All products and services are provided through the ChooseHealthy® program\* and

\*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc. subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Vital Health Network (VHN).

#### Aetna Vision<sup>SM</sup> discount program:

Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.

Aetna Weight Management discount program: Access to discounts on the CalorieKing® Program and products, eDiets® diet plans and products, Jenny® weight loss programs and Nutrisystem® weight loss meal plans.

#### **Oral Health Care discount program:**

Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, receive exclusive savings on Waterpik® dental water jets and sonic toothbrushes.

#### At Home Products discount program:

Access to discounts on health care products that members can use in the privacy and comfort of their home.

Emergency Medical, Security and Travel Assistance Services including Medical, Political and Natural Disaster

Medical, Political and Natural Disaster Evacuation: Contact On Call's Global Response Center any time from anywhere in the world to access services including destination information, medical, dental and pharmacy referrals, legal consultation and referral, emergency cash transfer assistance, baggage delay assistance, bail bond assistance and many other important assistance services.

Aetna Specialty Pharmacy: provides specialty medications and support to members living with chronic conditions and illnesses. These medications are usually injected or infused, or some may be taken by mouth. For compounded medications, Aetna Specialty Pharmacy will coordinate getting your prescription to the compounding pharmacy that will be able to fill your prescription. For additional information please go to

www.AetnaSpecialtyRx.com.

Quit Tobacco Cessation Program: Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.

# **Beginning Right® Maternity Program:**

Make healthy choices for you and your baby. Learn what decisions are good ones for you and your baby. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.

These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna or their affiliates. Aetna may receive a percentage of the fee you pay to the discount vendor.

**Aetna's Informed Health® Line\*:** Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics\*\*. The nurses can help you:

- Learn about medical procedures and treatment options.
- Improve how you talk with your doctor and other health care providers.
- Find out how to describe your symptoms better.
- Ask the right questions.
- Tell your doctor about your eating, exercise and lifestyle habits.

Call anytime. (United States only). Nurses are available 24-hours a day.

To reach a nurse, call 1-800-556-1555.

TDD for hearing and speech-impaired people only: **1-800-270-2386**.

Or reach them through E-mail.

You can send an e-mail to **IHL2@aetna.com** for links to health information about your questions. Nurses reply within 24 hours. **Note:** Due to security reasons, the Informed Healthline will not open any attachments sent by e-mail.

Or listen to the Audio Health Library\*. It explains thousands of health conditions in English and Spanish. Transfer easily to a registered nurse at any time during the call.

\*While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

\*Not all topics may be covered expenses under your plan.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or medications you take. It explains things in terms that are easy to understand. Get to it through your secure Aetna Navigator® member website, at www.aetnastudenthealth.com.

Vital Savings by Aetna® on Pharmacy is a discount program helping you and your dependents lower your prescription drug costs. Present your card to participating pharmacies and receive a discount at the time of purchase, no claims to file. Enroll online at www.aetnastudenthealth.com.

#### Price:

\$29 Student only \$51 Student + 1 Dependent \$73 Student + 2 or more Dependents

Vital Savings by Aetna® on Dental\* is a dental discount program helping you and your dependents save. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns, and orthodontia (braces). No claims to file. Enroll online at

www.aetnastudenthealth.com.

#### Price:

\$29 Student only

\$51 Student + 1 Dependent

\$73 Student + 2 or more Dependents

\*Actual costs and savings vary by provider and geographic area.

Vital Savings by Aetna® on Pharmacy and Dental\* is a discount program helping you and your dependents save on prescription drug costs and a wide array of dental services. Enroll online at www.aetnastudenthealth.com. Save time and money on enrollment fees by joining both programs in one step. In most instances, for dental, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns, and orthodontia (braces). No claims to file.

\*Actual costs and savings vary by provider and geographic area.

#### Price:

\$46 Student only \$81 Student + 1 Dependent \$115 Student + 2 or more Dependents The Vital Savings by Aetna® program (the "Program") is not insurance. The Program does not meet the Minimum Creditable Coverage requirements in Massachusetts. It provides Members with access to discounted fees according to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna discount program. The range of discounts provided under the Program will vary depending on the type of provider and type of service received. The Program does not make payments directly to the participating providers. Each Member must 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 06156, 1-888-BeVital, is the Discount Medical Plan Organization.

For complete details on these and other programs and to enroll, visit <a href="http://www.aetnastudenthealth.com/regisuniversity">http://www.aetnastudenthealth.com/regisuniversity</a>.



#### **Questions?**

## For questions about eligibility and billing...

Regis University Office of Student Health Services Phone: (303) 458-3558 or (800) 388-2366 ext. 3558

Fax: **(303)** 964-5406 Email: rushs@regis.edu

# For questions about coverage and claims...

Aetna Student Health Phone: **(877) 410-6572** http://www.aetnastudenthealth.com/regisuniversity

Full plan brochure is available online, as are other tools to help you locate a health care provider.

This material is for information only. Health/Dental benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable Colorado insurance law. If any discrepancy exists between this pamphlet and the Master Policy/Group Agreement, the Master Policy/Group Agreement will govern and control the payment of benefits. The CareEngine is a proprietary technology platform developed by ActiveHealth Management, an Aetna company. In conjunction with clinicians, the CareEngine continuously analyzes claims and other data against evidence-based best practices and alerts the members and their physicians about possible care gaps and other inconsistencies. Information is believed to be accurate as of the production date; however, it is subject to change.

#### COLORADO (CO)

NOTICE: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

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