Emory University
Aetna Student Health℠
2016-2017 Plan Guide

International Students

http://www.aetnastudenthealth.com/emory

This guide gives a general idea of how your Plan offered by Aetna Student Health works. Plus, you’ll learn how to get the most out of it.
Tools to help you get the most out of your plan

Sign up for your members-only website
When you're an Aetna member, you get tools and resources to help you manage your health and your benefits. Plan information and cost-savings tools are in one place — your Aetna Navigator® member website. Sign up at http://www.aetnastudenthealth.com/emory.

Meet Ann, your virtual assistant
Ann can help you sign up for Aetna Navigator®. She can help you find a doctor, estimate the cost of services, answer questions about claims, order ID cards and more.

Questions? Give us a call.
When you have a question about your plan, Member Services is available 8:30 a.m. to 5:30 p.m. EST, Monday through Friday, for any questions by calling 877-261-8403.

Finding a network provider is easy
Use the DocFind® online directory. The easy-to-use search tool lets you find the right provider in a snap. Just enter a name, ZIP code, condition, procedure or specialty in the search box. You’ll also find maps, directions and more. Try DocFind® at http://www.aetnastudenthealth.com/emory.

You're mobile — so are we. So use your smartphone when you're on the go

The Aetna Mobile app puts our most popular online features at your fingertips. It’s available for iPhone® and Android™ mobile devices. Visit www.aetna.com/mobile.
Your health plan

Your student health insurance plan offered by Emory University

Check out the Plan Design and Benefits Summary for valuable information such as:

• Your eligibility to join the Plan;
• The coverage periods;
• The premium rates;
• The description of benefits;
• Exclusions; and
• Other important information

The Plan Design and Benefits Summary can be found at http://www.aetnastudenthealth.com/emory.

How to enroll

Please refer to the Plan Design and Benefits Summary for plan specific enrollment information.

Looking for detailed plan information?

For details like Copays and what’s covered, check your Plan Design and Benefits Summary. You’ll also find general benefits and exclusions specific to the Plan. You can also see the Master Policy for a complete description of the benefits and full terms and conditions. If there’s any discrepancy between this Plan Guide, the Plan Design and Benefits Summary and the Master Policy, the Master Policy will govern and control the payment of benefits. The Master Policy can be found at http://www.aetnastudenthealth.com/emory.

This student health plan fulfills the definition of Creditable Coverage explained in the Health Insurance Portability and Accountability Act (HIPAA) of 1996. If you’d like a certification of coverage, just call Member Services at 877-261-8403.

How your plan works

Emory University Student Health and Counseling Services will act as your Primary Care Provider (PCP) — referrals may be needed

Your health care needs are best managed under one health system. Because Aetna wants you to get the best care possible, Aetna will pay your covered benefits when you get a referral for your care.

PLEASE NOTE: Your Plan may not require a referral for additional treatments - please refer to your Plan Design and Benefits Summary for additional information.

Your Aetna Student Health Plan allows you to choose where to receive care - from a network provider1, or a provider outside the network.

Option 1: Visit Emory University Student Health and Counseling Services or a network provider1

Network providers contract with Aetna to offer you rates that are often much lower than their regular fees. This helps you save. Your network provider will provide care and:

• Get approval from Aetna before giving you certain services;
• File claims for you.

To find a provider in the network, use Aetna’s online directory, DocFind® at http://www.aetnastudenthealth.com/emory. You can also request a printed directory. Just call member services at 877-261-8403 and we’ll send you a printed directory.

You’ll pay less with this network option.

Option 2: Go to a provider outside the network1

You can visit any licensed provider. Your out-of-network provider will provide care; however, you may be responsible to:

• Get approval from Aetna before receiving certain services;
• File your own claims;
• Pay the difference between the amount paid by your Plan and the amount charged by your provider.

This out-of-network option typically costs you more.

When does my coverage under the student health plan end?

You’ll get benefits as long as the Master Policy is active with Emory University and you are in an eligible class. You’ll also need to be sure your premiums are paid. No benefits are payable for expenses incurred after the date the insurance terminates, except as may be provided under the Extension of Benefits provision described in this guide. To review coverage periods, premium rates and any applicable deadlines, please refer to the Plan Design and Benefits Summary.

Know when your coverage ends

Your student coverage will end when one of the following happens:

• The date the Plan year ends;
• The last day for which any required premium has been paid;
• The day you withdraw from school because you enter the armed forces for any country. Your premiums will be refunded on a prorated basis within 90 days of the date you withdraw;
• The date you are no longer in an eligible class (e.g., after graduation, drop in full-time credit status, etc). Please refer to the Plan Design and Benefit Summary for more information about eligible individuals under the Plan.

If you withdraw from school for any reason other than joining the armed forces, Aetna won’t refund your premium. Instead, you’ll
continue to be insured until your coverage period runs out for which premium has been paid. You will be insured for the coverage period for which you are enrolled, and for which premium has been paid. Please refer to the Plan Design and Benefits Summary for more information regarding eligibility, coverage dates, premium rates and applicable deadlines.

If your Plan coverage ends early for any reason, it won’t affect any claims made before the coverage ends.

Important provisions of the student health plan

State mandated benefits
Aetna will pay benefits in accordance with applicable Georgia State Insurance Law(s).

Rescission of coverage
Aetna may rescind your coverage if you, or the person seeking coverage on your behalf:
• Performs an act, practice or omission that constitutes fraud; or
• Makes an intentional misrepresentation of material fact.
You will be given 30 days advance written notice of any rescission of coverage.

As to medical, pediatric dental, pediatric vision care, and prescription drug coverage only you have the right to an internal appeal with Aetna and/or the right to a third party review conducted by an independent External Review Organization if your coverage under the Policy is rescinded retroactive to its Effective Date.

Recovery of overpayment
If Aetna pays more than the benefit amount based on the guidelines of the contract with your school, Aetna has the right:
• to require the return of the overpayment on request;
• to reduce by the amount of the overpayment, any future benefit payment made to or on behalf of you or another person in your family.
Such right does not affect any other right of recovery Aetna may have with respect to such overpayment.

Right of Recovery
As used herein, the term “Third Party”, means any party that is, or may be, or is claimed to be responsible for injuries or illness to a Covered Person. Such injuries or illness are referred to as “Third Party Injuries.” “Third Party” includes any party responsible for payment of expenses associated with the care of treatment of Third Party injuries.

If the Covered Person has a claim for damages or a right to recover damages from a Third Party or parties for an illness or injury for which benefits are payable under this plan, Aetna may have a right for recovery. Aetna’s right of recovery shall be limited to the recovery of any benefits paid for identical Covered Medical Expenses under this Plan, but shall not include non-medical items. Money received for future medical care or pain and suffering may not be recovered. Aetna’s right of recovery may include compromise settlements. The Covered Person’s attorney must inform Aetna of any legal action or settlement agreement at least ten days prior to settlement or trial. Aetna will then notify the Covered Person of the amount it seeks to recover for covered benefits paid. Aetna’s recovery may be reduced by the pro-rata share of the Covered Person’s attorney’s fees and expenses of litigation.

Extension of Benefits
If you are confined to a hospital or under treatment for a covered condition on the date your insurance terminates, expenses incurred during the continuation of that hospital confinement or for the treatment of the covered condition that caused the hospital confinement, shall be considered Covered Medical Expenses. Covered Medical expenses will be payable in accordance with the Master Policy, during the 90 day period following such termination of insurance.

If Basic Sickness Expense coverage for a covered person ends while he is totally disabled; benefits will continue to be available for expenses incurred for that covered person; only while the covered person continues to be totally disabled. Benefits will end 12 months from the date coverage ends.

Coordination of Benefits
A Coordination of Benefits (COB) provision applies to the Plan when you have medical and/or dental coverage under more than one Plan.

The Order of Benefit Determination Rules determines which plan will pay as the primary plan. The primary plan pays first; without regard to the possibility that another plan may cover some expenses. A secondary plan pays after the primary plan; and may reduce the benefits it pays; so that payments from all group plans do not exceed 100% of the total allowable expense. For more information about the Coordination of Benefits procedure, including the Order of Benefits Determination Rules, you may call the Member Services telephone number shown on your ID card. A complete description of the Coordination of Benefits procedure is contained in the Master Policy issued to Emory University, and may be viewed online at www.aetnastudenthealth.com.

Claim Procedure
On occasion, the claims investigation process will require additional information in order to properly settle the claim. Aetna will handle this review.

Member Services Representatives are available 8:30 a.m. to 5:30 p.m. EST, Monday through Friday, for any questions by calling 877-261-8403.
You can send claims to:
A few things to keep in mind:

1. Bills must be submitted within 90 days from the date of service;
2. Payment for Covered Medical Expenses will be made directly to the hospital or provider you visited, unless bill receipts and proof of payment are submitted;
3. If you have itemized medical bills, submit them with the Aetna Medical claim form. Subsequent medical bills should be mailed promptly to the above address;
4. You will receive an “Explanation of Benefits” when your claims are processed. The Explanation of Benefits will explain how your claim was processed, according to the benefits of your Plan.

When you fill a covered prescription, present your ID card to a Preferred Pharmacy along with any Copay and/or Deductible. The pharmacy will bill Aetna for the cost of the drug plus a dispensing fee. They’ll subtract the Copay and/or the Deductible amount from the total.

When you need to fill a prescription and do not have your ID card with you, you can still get your prescription and be reimbursed by submitting a completed Aetna Prescription Drug claim form. You’ll be reimbursed for covered medications, minus any applicable Copay and/or Deductible amount. You can refer to the Plan Design and Benefits Summary to find out more about the benefits for prescription drugs.

**Financial Sanctions Exclusions**

If coverage provided by any insurance policy or administrative services agreement violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

**Complaints and Appeals**

If you are dissatisfied with the service you receive from the Plan or you want to complain about a network care provider, you may call the Member Services telephone number shown on your ID card or write to Aetna at:

Aetna Life Insurance Company
Appeals Resolution Team
PO Box 14464
Lexington, KY 40512

The complaint must include a detailed description of the matter and include copies of any records or documents that you think are relevant to the matter. You may submit an appeal if Aetna gives notice of an adverse benefit determination. A final adverse benefit determination notice may also provide an option to request an External Review (if available).

For more information about the Complaints and Appeals Procedure or External Review processes, you may call the Member Services telephone number shown on your ID card. A complete description of the Complaints and Appeals Procedure and External Review processes are contained in the Master Policy issued to Emory University, and may be viewed online at www.aetnastudenthealth.com.

**As a student health plan member, you have access to additional programs too**

As a member of the Student Health Plan, you can also take advantage of the following services, discounts, and programs. These are not provided by Aetna and are NOT insurance. You’ll be responsible for the full cost of the discounted services. Just be aware that these services, discounts and programs can change without notice. To learn more about these and additional services that are offered to you and search for providers visit the Emory University page at http://www.aetnastudenthealth.com/emory.

**Fitness discounts:** You can save on gym memberships and name-brand home fitness and nutrition products that support a healthy lifestyle with services provided by GlobalFit®. Participation is for new gym members only. If you belong to a gym now or belonged recently, call GlobalFit® to see if a discount applies.

**Natural products and services discounts:** You can get discounts on specialty health care products and services through the ChooseHealthy™ program and online consultations through Vital Health Network.

The ChooseHealthy program is made available through American Specialty Health Administrators, Inc. (ASH Administrators), a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

**Vision discounts:** You can save on eye exams, lenses and frames, replacement contact lenses, LASIK surgery and more when you go to a provider participating in the EyeMed Vision Care network. Please reference Plan # 46543 when visiting an EyeMed Vision Care network.

**Weight management discounts:** You can get discounts on the CalorieKing™ Program and products, Jenny Craig® weight loss programs and Nutrisystem® weight loss meal plans.

**Beginning Right® Maternity Program:**

Make healthy choices for you and your baby. Learn what decisions are good ones. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.
**Aetna’s Informed Health® Line**: Call Aetna’s toll-free number to talk to registered nurses. They can share information on a range of healthy topics.

Call anytime. (United State 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**.

The discount offers and programs above provide access to discounted prices and are NOT insured benefits. You are responsible for the full cost of the discounted services. Discounts and programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to a discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Aetna Life Insurance Company or their affiliates.
Notice

Aetna considers non-public personal member information confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your health Plan, or other related activities, Aetna uses personal information internally, shares it with our affiliates, and discloses it to health care providers (doctors, dentists, pharmacies, hospitals, and other caregivers), vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating Network/Preferred Care Providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

By enrolling in the Plan, you permit Aetna to use and disclose this information as described above on behalf of yourself and your Covered Dependents. To obtain a copy of Aetna’s Notice of Privacy Practices describing in greater detail Aetna’s practices concerning use and disclosure of personal information, please call Member Services at 877-261-8403 or visit www.aetnastudenthealth.com.

Notice of Non-Discrimination:

Aetna Life Insurance Company does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan including enrollment and benefit determinations.

Sanctioned Countries:

If coverage provided by this Plan violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Medicare:

A person eligible for Medicare at the time of enrollment under this Plan is not eligible for medical expense coverage and prescribed medicines expense coverage.

If a covered person becomes eligible for Medicare after he or she is enrolled in this plan, such Medicare eligibility will not result in the termination of medical expense coverage and prescribed medicines expense coverage under the plan.

As used within this provision, persons are “eligible for Medicare” if they are entitled to benefits under Part A (receiving free Part A) or enrolled in Part B or Premium Part A.

Administered by:
Aetna Student Health
P.O. Box 981106
El Paso, TX 79998

Underwritten by:
Aetna Life Insurance Company (Aetna)
151 Farmington Avenue
Hartford, CT 06156
Policy No. 812808

1 Network providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company or their affiliates. Neither Aetna Life Insurance Company nor their affiliates provide medical care or treatment and they are not responsible for outcomes. The availability of a particular provider(s) cannot be guaranteed and network composition is subject to change.

2 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.

This material is for information only. Health insurance plans contain exclusions and limitations. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change.

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