

Optional Products

With our Aetna Dental® PPO insurance plan, participating dentists have agreed to provide services at a negotiated rate for covered services, as well as reduced fees for certain non-covered services such as cosmetic tooth whitening, so you generally pay less out of pocket.

Enroll and search dentists online at www.aetnastudenthealth.com

Price:
 \$385 Student only
 Spouse \$400
 Children \$477

Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your Plan
- Use cost of care tool
- View your health history report which provides your health data in a portable and easy to read format
- And much more!

Learn More!

Go to www.aetnastudenthealth.com to learn more or call (866) 725-4402.

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable [state] insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. 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. Policy forms issued in OK include: GR-96134.

Aetna Student Health
 c/o Communications Department
 1 Charles Park
 Cambridge, MA 02142

Your weekend plans	The Aetna Student Health Insurance Plan
✓ Windsurfing on the bay	✓ Covers treatment for sprained ankle
✓ Hang out with friends	✓ Covers flu medicine
✓ Go to the beach	✓ Provides access to discounts on designer sunglasses
✓ Beef up those biceps	✓ Provides access to discounts on fitness membership
✓ Make plans for next weekend	✓ Includes even more coverage and savings
See inside for details.	

Important: Response Required



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Important Student Health Insurance Information — Deadline Sensitive!

Brought to you by St. Thomas University and Aetna Student Health

School Policy Information 2009-2010



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To Students, Parents and Guardians at St Thomas University,

St. Thomas University's Health and Wellness Center provides an integrated health delivery model based on Catholic Identity values; dignity for the individual and respect for the diversity in our community while encouraging responsible personal health decisions.

All St Thomas University full time undergraduates, (with the exception of Organizational Leadership and Health Care Management), full time Law Students and International students are required to hold comprehensive health insurance.

We are very pleased to be offering an excellent student health plan for the 2009-2010 academic year administered by Aetna Student Health.

Student health insurance is required by St Thomas University to ensure the safety of students and to address both emergency and routine care needs.

All students who are required to hold health insurance will be automatically billed on their student account statement unless proof of valid alternate insurance is provided through the online waiver (www.aetnastudenthealth.com) from July 1, 2009 to September 12, 2009. Waiving and enrolling will be conducted online only. Student waivers will be audited to insure that our students have appropriate coverage to meet routine and emergency needs. We regret that no extensions can be made to the waiver deadline. Please keep in mind that the student health insurance is a full year plan of coverage. If you do not have alternate health insurance, or if your proof of insurance is invalid, you will be enrolled in the full year of student health benefits administered by Aetna Student Health.

If you have any questions regarding the ASH plan, please contact:
 Dr. DiGregorio jdigregorio@stu.edu
 ASH @ 866-725-4402
 or review the contract brochure @ www.aetnastudenthealth.com

I can assure you that every effort has been made to provide St Thomas University students with high quality, cost effective health coverage through the Aetna Student Health plan. This is a primary benefit plan for students. The coverage is worldwide and will provide benefits at the University, at home and while traveling. There are also excellent Wellness programs available at the discretion of each insured member.

We also invite all students to use the Health and Wellness Center services available at St Thomas University, located in the Student Center Building. Health and Wellness is staffed by a doctoral level licensed psychologist, a doctoral level advanced nurse practitioner, specialist health care consultants and ancillary staff. Our clinic hours are generally made by appointment. Please see below for scheduling information. Clinics occur several times a week during Fall and Spring semesters and continue on an abbreviated Summer schedule. Health and Wellness communicates all clinic hours and other health information through the St Thomas University website and St Thomas University e-mail. Please contact us by e-mail to set an appointment. We arrange walk-in clinics, special topic Health and Wellness clinics, Wellness education, and leadership programs regularly during the academic year.

I am confident that our Aetna Student Health plan of services will truly satisfy the needs of our students at St Thomas University!

Dr. Joan Di Gregorio
 Associate Director, Health and Wellness

Dr. Todd Ambrosia
 Advanced Nurse Practitioner, Health and Wellness

Health and Wellness Contact Info:
 For questions, to make an appointment:
jdigregorio@stu.edu
tambroisa@stu.edu

St. Thomas University is underwritten by Aetna Life Insurance Company (ALIC) 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.

Aetna Student Health?

Aetna is a leader in the insurance industry with a strong knowledge of health insurance benefits and an expansive network of physicians, hospitals, and other health care providers. We've been offering health insurance coverage to students like you for more than 25 years at colleges and universities across the country. We work with St. Thomas University professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the Policy/school year.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some things to think about:

- **If you're covered as a dependent under your parents' plan, coverage may end at age 19 or 23.** Most health plans have age restrictions that limit coverage for dependents, even students. You're covered for as long as you are registered with the University as a full-time Undergraduate, International or Law Student. If you are a part-time student you may voluntarily enroll.
- **You may not be covered away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care.

What

Is This Health Insurance Plan All About?

The Student Health Insurance Plan helps keep health care cost effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan. Here's a brief description of the Plan benefits.

Where

Can I Go for Service?

First Stop, Student Health Services.

When you need care, consider the Health and Wellness Center as your first stop. They can provide many of the routine health services you need. If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to Aetna's Preferred Provider* network (doctors, specialists and facilities).

You also may visit any licensed health care provider directly for covered services, except for specific Plan restrictions on certain services. However, when you visit the Health and Wellness Center first, you'll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit www.aetnastudenthealth.com.

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



Your Benefits at a Glance

The St. Thomas University Student Insurance 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 St. Thomas University brochure carefully before deciding whether this Plan is right for you. While this document and the St. Thomas University 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 St. Thomas University, you may view it at the Health and Wellness Center or you may contact us at (866) 725-4402.

This Plan will never pay more than the maximums listed below in a coverage year. 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	\$50,000 Per Accident/Sickness per Policy Year	
Pharmacy Maximum	\$1,000 per Policy Year	
Mental Health Maximum	Inpatient - \$1,000 maximum per Policy Year Outpatient – Benefits are limited to \$30 for the first visit and \$20 for each subsequent visit up to a maximum of 30 visits per Policy Year	
Annual Deductible	\$50 per Policy Year	
Prescription Drug	100% after \$10 co-pay for Generic / \$25 co-pay for Brand	
Expenses	Preferred	Non-Preferred
Physician's Office Visit	90%	60%
Inpatient Hospitalization	90%	60%
Emergency Room	90%	90%
X-Ray and Lab	90%	60%

The Plan will pay benefits in accordance with any applicable Florida insurance law.

How

Much Does It Cost?

Coverage	Annual 8/1/09 – 7/31/10	Fall 8/1/10 – 1/2/10	Spring 1/3/10 – 7/31/10
Student	\$925	\$393	\$532
Spouse	\$2,450	\$1,040	\$1,410
Children	\$1,585	\$673	\$912

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

If you withdraw from school within the first 31 days of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid. After 31 days, you will be covered for the full period that you have paid the premium for, and no refund will be allowed. (This refund policy will not apply if you withdraw due to a covered Accident or Sickness.)



How

And When Do I Enroll in the Plan?

Participation in the St. Thomas University Student Health Insurance Plan is required by your school for all eligible full-time undergraduate students, internationals students and Law students, unless they are covered under another comparable plan. Proof of comparable coverage, in accordance with your school's requirements, must be completed and returned to St. Thomas University each academic year by the enrollment deadlines.

The premium for the Plan will be added to your tuition bill. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form. To complete the Online Waiver Form, visit www.aetnastudenthealth.com.

Waiver submissions may be audited by St. Thomas 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.

Please make sure you understand your school's credit hour and other requirements for enrolling in this plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be rescinded in accordance with its terms.

Enrollment Deadline Dates

September 12, 2009

And There's More...

Our Plan offers more than just health insurance coverage. It also offers you access to these important programs and services.

- **Aetna VisionSM Discount Program** – A discount program on vision exams and eyewear.
- **Aetna FitnessSM Discount Program** – Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Weight ManagementSM Discount Program** – Access to discounts on Jenny Craig[®] weight loss programs and products.
- **eDiets[®]** – Save 25% on weekly eDiets dues.
- **Zagat[®] Online** – Subscribe to Zagat online and get a 30% discount on their members-only services.
- **SpaWish[®] Gift Certificate** – Get a 10% discount when you buy a gift certificate of \$100.
- **Mayo Clinic Bookstore.com** – Discounts for books on health and wellness. The discount will depend on item price and other available discounts.
- **Informed Health[®] Line** – When you have questions, you can get answers — call or go online to help make your health decisions easier.
- **Health and Wellness Portal** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Beginning Right[®] Maternity Program** – Give your baby a healthy start. Our Beginning Right Maternity Program comes with your health insurance plan. Use it throughout your pregnancy and after your baby is born.
- **Aetna Natural Products and ServicesSM Discount Program** – Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **Emergency Travel Assistance Services and Medical Evacuation**

- **Quit Tobacco Cessation Program** – Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Aetna Health ConnectionsSM Disease Management Program** – Helps you manage over 35 chronic health conditions with smart technology and supportive services for a healthier you.
- **Aetna Specialty Pharmacy[®]** – provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to www.AetnaSpecialtyRx.com.

Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice. Discount programs may not be available in all states.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.

