

**University of Maryland,
Baltimore County
2009-2010
Student Health Insurance
Plan**



Your school-endorsed Plan offers you these benefits, services and programs.



Learn More

Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features. Call (866) 725-4403.

And There's More...

Vital SavingsSM on Dental* is a dental discount program helping you and your dependents save an average of 15% to 50% on a wide array of dental services – with one low annual fee of \$25 per student, \$44 per student and dependent and \$63 per student plus two or more dependents. Enroll online at www.aetnastudenthealth.com.

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

The Vital Savings by Aetna[®] program (the "Program") is not insurance. The program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna[®] discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to 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, 1-877-698-4825, is the Discount Medical Plan Organization.

Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates. This material is for information only.

The University of Maryland, Baltimore County Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and 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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Aetna Student Health, working with University of Maryland, Baltimore County, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Your school-endorsed Student Health Insurance Plan offers you:

- Access to Aetna's nationwide network of health care professionals, including primary care and specialist doctors
- Travel Assistance Services and Worldwide Medical coverage while traveling or studying abroad
- Vision, Fitness and Aetna Natural Products and ServicesSM Discount Programs
- Weight Management Discount Program – access to discounts on Jenny Craig[®] weight loss programs and products
- Access to the Student Connection at www.aetnastudenthealth.com. Click on "Your School" to Search for your school and read your health insurance brochure, find out how to fill a prescription and e-mail customer service
- Once you're a member of the Plan, you have access to Aetna Navigator[®], your secure member website packed with personalized benefits and health information. Access discounts on health and wellness services, such as SpaWish[®] and MayoClinic.com bookstore.

This plan may not cover all your health care expenses. This plan will never pay more than \$125,000 per condition 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.

Who is eligible?

To be eligible for voluntary enrollment, students must be in one of the following groups:

1. Domestic Undergraduate students enrolled in six or more credit hours in the semester in which they wish to enroll.
2. Graduate students in a degree-seeking program enrolled in at least 6 credit hours of coursework; taking dissertation/thesis credit or internship credit; or in a joint credit taking part of their credits at UMBC.
3. Students in special programs such as the English Language Center (J-1 and F-1 Visa international students matriculated at UMBC are required to enroll in this insurance policy unless comparable proof of coverage is furnished and a waiver is granted by the University.)

How much does it cost?

	Annual Period
Eligible students	8/15/09 -8/14/10
Enrollment Deadline	October 1, 2009
34 years and under	\$1,297*
35-50 years	\$2,815*
51-64 years	\$6,310*
65 and older	\$9,151*
Visit www.aetnastudenthealth.com for dependent rate information.	

*The rates above include both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as University of Maryland, Baltimore County's administrative fee.

Summary of Benefits

The University of Maryland, Baltimore County Student Health 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 University of Maryland, Baltimore County Student Health Insurance Brochure carefully before deciding whether this plan is right for you. While this document and the University of Maryland, Baltimore County Student Health Insurance 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 Maryland, Baltimore County, you may view it at University Health Services at UMBC or you may contact us at 1-877-437-6535.

This plan will never pay more than a \$125,000 per condition per Policy 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.

Plan Maximum	\$125,000 Per Condition per Policy Year \$1,750 Prescription Maximum Per Policy Year
Per Policy Year Deductible	Non-Preferred Care Students \$250 per Covered Student Non-Preferred Care Dependents \$500 per Covered Dependent Please Note: The Annual Deductible is waived for services rendered at University Health Services.
Out of Pocket Maximum	Preferred Care Only \$5,000 per Covered Student per Policy Year
Prescription Drug Benefit <i>(please note: You must pay in full for prescriptions purchased at a non-Preferred Pharmacy and submit for reimbursement)</i>	Preferred Pharmacy: 100% of the Negotiated Charge after a \$15 Copay for Generic Drugs; \$40 Copay for Brand Name Drugs Non-Preferred Pharmacy: 100% of the Reasonable Charge after a \$15 Deductible for Generic Drugs; \$40 Deductible for Brand Name Drugs One copay per 30 day supply \$1,750 Prescription Combined Maximum Per Policy Year (\$750 maximum at the University Health Services Pharmacy and \$1,000 maximum at any participating outside pharmacy) Medications not covered by this benefit include, but are not limited to: drugs whose sole purpose is to promote or to stimulate hair growth, appetite suppressants, nutritional supplements and fertility medications. Prior authorization is required for growth hormones, malaria drugs and quantities of covered medications that exceed the 90 day supply.
Inpatient Hospitalization (Includes Intensive Care Unit Expense)	Preferred Care: 80% of the Negotiated Charge for the semi-private room rate for an overnight stay. Non-Preferred Care: 64% of the Reasonable Charge for the semi-private room rate for an overnight stay.
Emergency Room	Preferred Care: 80% of the Negotiated Charge after a \$75 per admission Copay (waived if admitted) Non-Preferred Care: 80% of the Reasonable Charge after a \$75 Deductible (waived if admitted)
Physicians Office Visits	Preferred Care: 80% of the Negotiated Charge Non-Preferred Care: 64% of the Reasonable Charge.
University Health Services at UMBC	100% for Covered Medical Expenses after a \$10 per visit fee. Please Note: The Annual Deductible is waived for services rendered at University Health Services. Dependents under the age of 16 are not eligible to use University Health Services at UMBC.
<p>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 www.aetna.com/docfind/custom/aetnastudenthealth.</p> <p>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.</p> <p><i>*Preferred providers are independent contractors and are neither employees nor agents of the University of Maryland, Baltimore County, Chickering Claims Administrators, Inc., or Aetna.</i></p>	