

- **SpaWish® Gift Certificate**<sup>1</sup> – spa gift certificates redeemable at a national network of 1,300 day spas.
- **Mayo Clinic Bookstore.com**<sup>1</sup> – discounts for books on health and wellness.

<sup>1</sup>Discount programs provide access to discounted prices and are NOT insured benefits.

<sup>2</sup>Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

<sup>3</sup>These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

### Michigan State University/Midwestern Dental Center RLI Student Dental Services Program\*

A voluntary dental program is also available at an additional cost. Enrollment fees are **\$69** for 12 months or **\$135** for 24 months. To enroll simply call toll free **(800) 544-6374** (Michigan In-State Only) and ask for an RLI MSU Student application and information packet.

All services must be rendered by a Midwestern Dental Center provider at one of their seven Michigan locations.

<sup>\*</sup>This program is not underwritten by Aetna.

For more information about the benefits and programs described above, visit [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm).

## How To Enroll

Enrollment is now available online:

1. Visit [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm).
2. Click on the **Enroll** Tab.
3. Click on **Enroll Online for Your Aetna Insurance Plan**.
4. Follow the prompts on the screen by providing all information requested.
5. A confirmation e-mail is sent within minutes of enrollment completion.

**Please note when using the online enrollment system:** Enter your MSU APID Number as your identification number (removing any alpha character, example: A).

## For Help and Information

When you need answers, help or information, here are the numbers to call ...

### For Questions About:

- Member ID Cards
- Plan Benefits
- Enrollment
- Claims
- Inpatient admission pre-certification, or
- To request a printed Plan Brochure

*Contact:* Aetna Student Health  
P.O. Box 15708  
Boston, MA 02215-0014  
**(800) 859-8452**

Monday through Friday, 8:30 a.m. to 5:30 p.m., EST

You also may visit [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm) for details about the Plan benefits available to you.

### For Questions About:

- A prescription drug claim
- Pharmacy claim forms
- Drugs that are not covered and pre-authorization



*Contact:* Aetna Pharmacy Management at  
**(800) 238-6279** – available 24 hours a day.

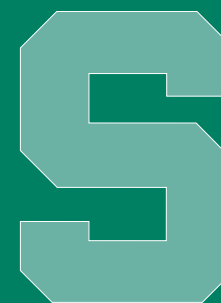
*This Plan is endorsed by Michigan State University and is administered by Aetna Student Health and unless specified otherwise, underwritten by Aetna. Benefits are paid in accordance with state mandates.*

*This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of Plan benefits or programs and does not constitute a contract. Health benefits and health insurance plans contain exclusion and limitations. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of Benefits.*

*The Student Accident and Sickness Insurance Plan (the “Plan”) is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies.*

2008-2009

Student Health  
Insurance Base Plan



Brought to you by



and  
Aetna Student Health



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CCG 08-08-0014-019 Base (7/08)

## Welcome Michigan State University Students and Family Members to the 2008-2009 Policy Year!

All individuals should be covered by some form of health insurance. Michigan State University is pleased to offer a Student Health Insurance Plan, through Aetna Student Health, that provides reasonable protection against sickness and accidents at an affordable cost. The MSU Student Health Insurance Base Plan is an illness and injury insurance plan that covers a variety of health care services including three subsidized office visits at Olin Health Center, prescription drugs up to an annual maximum of \$2,000, diagnostic treatment such as lab work and X-rays, hospitalization, and specialty care.

Please feel free to contact our office or Aetna Student Health if you have any questions or concerns related to your student health insurance.

Have a happy and healthy year!

MSU Human Resources/Benefits Office

## Got Health Coverage?

Don't wait until you get sick or have an accident to find out. Instead, take a look at the Student Health Insurance Plan offered through Michigan State University. It's health insurance coverage designed with your needs and budget in mind. Most important, the Plan gives you access to an extensive network of health care providers practicing in your local community.

Health care costs are at an all-time high – and there's nowhere to go but up. Don't let an unexpected trip to the doctor or hospital set you back financially. Get your own health coverage with the Student Health Insurance Plan. It's endorsed by Michigan State University and administered by Aetna Student Health, a leading provider of health care coverage to college students, and underwritten by Aetna, one of America's largest and most experienced health insurers.

## About Aetna Student Health

Aetna Student Health offers health insurance coverage to nearly 400,000 students on campuses coast to coast. We work with each School's student health center and Aetna's network of local and national health care providers to make sure you have access to the best care available.

## How the Plan Works

The Student Health Insurance Plan helps keep health care affordable. It also gives you the freedom to choose any doctor or other health care provider when you need care – and still receive benefits under the Plan. In this Pamphlet, we've briefly described how the Plan works.

### Got Questions? Get Answers with Aetna Navigator®

As an Aetna Student Health Insurance Plan member, you have access to Aetna Navigator, your secure member website, packed with personalized health information, including claims and eligibility status. Register today by visiting the Michigan State University specific web page at [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm).

For more details about Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information, and other Plan features, be sure to visit [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm).

### First Stop, Olin Health Center

When you need care, make Olin Health Center your first stop. They can provide the immediate attention you need and address most simple, routine health needs. If Olin Health Center is unable to provide treatment, they'll refer you to a health care provider who belongs to an Aetna provider network. When you visit Olin Health Center first, you'll pay no deductible or copay for services provided.

### Referral Requirements for Student and Spouse

*Olin Health Center Referral Required (if within 45 miles of the MSU East Lansing campus)*

The student and/or spouse must use the resources of Olin Health Center first, where treatment will be administered or a referral issued.

- All medical treatment must have a referral from Olin Health Center.
- A referral is required for each separate medical condition.
- A new referral is required each Policy Year for continuing treatment.
- If you are referred outside of Olin Health Center for a Pre-Existing Condition and have not met the six month waiting period, such treatment would not be covered.

Please refer to the online Brochure for additional information regarding referral requirements.

Dependent children are not eligible to use Olin Health Center and (if within 45 miles of the MSU East Lansing campus) are encouraged to utilize the services of the MSU Health Team and to obtain a referral from the MSU Health Team when specialty care is needed. The referral requirement is waived for Visiting Scholars.

### About Preferred Providers

The doctors and other health care providers who belong to Aetna's network are called preferred providers\*. They include general practitioners and internists, as well as specialists, hospitals and other health care facilities. Because Aetna's network extends across the country, you'll find preferred providers locally as well as nationally. To find a preferred provider, you can:

- Refer to the list kept at Olin Health Center; or
- Use Aetna's online DocFind® service at [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm). You can use DocFind to find out whether a specific provider belongs to Aetna's network or to find preferred providers practicing in your area.

Remember, using preferred providers saves you money because preferred providers agree to accept negotiated fees that may be lower than what non-preferred providers would charge. If a non-preferred provider charges more than the reasonable charge allowance, you must pay the difference. The Plan pays benefits for reasonable charges only.

\*Preferred providers are independent contractors and are neither employees nor agents of Aetna Student Health, Aetna, or Michigan State University with the exception of the MSU Health Team.

## Your Benefits at a Glance

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.

The chart below shows how the Plan pays benefits for the major types of health care expenses. You can see the difference in your cost when you use preferred providers.

Type of Service or Supply	Benefit Level	
Aggregate Maximum	\$50,000 per Sickness or Injury	
	<i>Preferred Care</i>	<i>Non-Preferred Care</i>
Plan Deductible		
Individual	\$150	\$300
Family	\$300	\$600
Annual Out-of-Pocket Limit (per Policy Year per insured)	\$1,650	\$3,300
Physician Office Visit Expenses	Plan pays 100% after \$10 copay per visit	Plan pays 70%
Inpatient Hospitalization Expenses	Plan pays 90%	Plan pays 70%
Emergency Room Expenses	Plan pays 90%	Plan pays 90%
Outpatient Mental Health Expenses*	Plan pays 50%	Plan pays 50%
Prescription Drug Expenses**	Plan pays 100% after a \$7.50 / \$15.00 copay	Claims must be submitted to Aetna Student Health for reimbursement

\*Outpatient Mental Health treatment is subject to a \$2,000 Policy Year maximum and a \$4,000 lifetime maximum.

\*\*Prescription Drugs are covered with a \$7.50 per prescription copay for generic prescription drugs and a \$15 per prescription copay for brand-name prescription drugs up to a \$2,000 Policy Year maximum.

For more details about the Plan benefits available to you, visit [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm).

## Getting Started

Here are some facts you should know before you enroll in the Student Health Insurance Plan...

### How to Enroll

#### Students

Registered International students who are not Graduate Assistants (including Lifelong Education students) and Human, Osteopathic and Veterinary Medicine students will be automatically charged an insurance premium on their Fall and/or Spring Semester tuition billings. If a student has comparable coverage in a different health plan, a waiver can be requested (within established deadlines) by accessing MSU Human Resources Benefits' online waiver at <http://www.hr.msu.edu/HRsite/Benefits/Students/HealthCov/>. Insurance premium for the Fall will cover students from **08/15/08-12/31/08**. Students are billed for Spring/Summer coverage from **01/01/09-08/14/09** on their Spring tuition bill.

International Visiting Scholars are required to enroll. If a Visiting Scholar has comparable coverage in a different health plan, a waiver can be obtained by contacting MSU Human Resources Benefits Office.

### Spouse/Dependents

Eligible students who enroll in the Plan may also insure their spouse and/or dependents by enrolling online at [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm) within the established deadlines.

Eligible dependents include:

- (a) the insured student's spouse residing with the student;
- (b) the insured student's unmarried children, including stepchildren and foster children of the insured student, who are under the age of 19 (or 23 if full-time students), who are not self-supporting, or for whom the insured student is court-ordered to provide insurance.

### When Coverage Begins

Coverage starts at 12:01 a.m. on **August 15, 2008** and continues through 12:01 a.m. on **August 15, 2009**.

### Premiums (Annual Cost)

	Domestic	International
Student	\$1,390	\$1,221
Student w/ spouse	\$5,398	\$5,229
Student w/ spouse and one child	\$7,550	\$7,381
Student w/ spouse and all children	\$8,393	\$8,224
Student w/ one child	\$3,542	\$3,373
Student w/ all children	\$4,385	\$4,216

All Enrollments are available online at [www.aetnastudenthealth.com/msudirect.htm](http://www.aetnastudenthealth.com/msudirect.htm). Optional Enrollment periods are available.

## Other Important Features and Benefits

Our Plan offers more than just health coverage. It also offers you these important programs, services, and benefits ...

- **Aetna Vision<sup>SM</sup> Discount Program<sup>1</sup>** – a discount program on eyewear.
- **Aetna Fitness<sup>SM</sup> Discount Program<sup>1</sup>** – access to preferred rates on fitness club memberships, discounts on home exercise equipment and more.
- **Informed Health<sup>®</sup> Line<sup>2</sup>** – talk to a registered nurse about health issues, toll free, any time.
- **Natural Products and Services<sup>SM</sup> Program<sup>1, 2, 3</sup>** – reduced rates for natural therapy professionals and products, including visits to acupuncturists, chiropractors, massage therapists, vitamins and supplements.
- **Health and Wellness Resources<sup>2</sup>** – an interactive website that provides assessment and health care tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Emergency Travel Assistance Services and Medical Evacuation<sup>3</sup>**
- **eDiets<sup>®1</sup>** – 25% discount on weekly dues for an eDiet membership.
- **Zagat Survey<sup>®</sup> Healthy Dining<sup>1</sup>** – 30% discounts on online subscriptions to restaurant and lifestyle guides.