

MarymountManhattan

a college of the liberal arts

Student Health Insurance Plan

From Aetna Student Health

Instant personalized benefits and health
information available through

Aetna Navigator®

2008 – 2009



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

Dear Student:

The Office of Student Affairs is delighted that you decided to attend Marymount Manhattan College! Unlike many other colleges and universities, we do not have an on-site health center or campus nurse to answer your health related questions or care for you if you become sick. Instead, we are close to some of the best medical facilities in the world where you can access care. To use many of these services, however, requires you to have a comprehensive health insurance plan that covers your health care costs in New York City.

Marymount Manhattan College requires all students enrolled in 12 or more credit hours to have adequate health insurance. To assist students without health insurance or seeking supplemental insurance, we have partnered with Aetna Student Health to provide students with this Student Health Insurance Plan. This pamphlet provides a brief description of the Plan offered to students. While this Health Insurance Plan provides comprehensive coverage there are Plan limitations that you should review to ensure you have the right coverage for your needs.

The annual Student Health insurance plan costs \$804 and provides worldwide coverage, 365 days a year. For those students who already have coverage under their parents' or another plan, we encourage you to review your plan to determine if you have comparative health coverage while at Marymount Manhattan. Questions to consider include:

- Does the policy cover non-emergency care away from your home area?
- Does your plan offer a national prescription drug card?
- Can you visit any provider without a referral?

Please take a moment to read this pamphlet to learn more about this Plan, including information regarding the waiver process. To read the complete Plan Brochure please go to www.aetnastudenthealth.com, click on "Find Your School" and enter 724529 as your Policy Number. Should you not have access to a computer please call Aetna Student Health at (800) 286-1144 to request a printed copy.

We wish you a healthy and successful year!

Sincerely,

Ron Jackson
Dean of Students

Dahlia Henry, Ed.D.
Director of Health & Wellness Service

Getting Started

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

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 your School. Our health insurance coverage designed with your needs and budget in mind. Most importantly, the Plan gives you access to an extensive network of health care providers practicing in your local community.

Be In The Know

If you are covered by your parents' plan you might not be covered in New York City, please determine if you have the following coverage....

You may not be covered while in the New York City area.

Although many families have some form of insurance, it's important to ensure that students are adequately covered while attending school. All too often situations arise where a student requires medical or mental health care, only to discover that their insurance covers them only in their home geographic region. The result is an added out of pocket expense for parents who must pay privately for adequate care. The ability to access the necessary services at the appropriate time is critical in providing peace of mind.

- **Your coverage may end at age 18 or 21.** Most health plans have age restrictions that limit coverage for dependents. Not our Plan. You're covered for as long as you are a full-time student.
- **You may not be covered abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care. Our Plan gives you that assurance.
- **You may not have prescription drug coverage.** With the cost of prescription drugs growing by double digits, you need all the help you can get. Under the Student Health Insurance Plan, you pay a low flat fee (copay) each time you need to fill a prescription.

Health care costs are at an all-time high. 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 Marymount Manhattan College 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.

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. Click on "Find Your School" and enter **724529** as your Policy Number.

About Aetna Student Health Insurance

Aetna is a leader in the insurance industry with a strong knowledge of health care 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 your school health services 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.

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.

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:

- Use Aetna's online DocFind® service at www.aetnastudenthealth.com. You can use DocFind® to find out whether a specific doctor belongs to Aetna's network or to find preferred providers practicing in your area.
- Contact your Aetna Student Health at (800) 286-1144 Monday through Friday, 8:30 a.m. to 5:30 p.m. EST.

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. Also, preferred providers do not charge more than the negotiated reasonable charge for a given service.

For non-preferred providers, the Plan pays benefits for reasonable charges only. If a non-preferred provider charges more than the reasonable charge allowance, you must pay the difference.

**Preferred providers are independent contractors and are neither employees nor agents of Marymount Manhattan College, Aetna Student Health, or Aetna.*

Your Benefits at a Glance

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.

Mandatory – Accident Only Benefit

Type of Service or Supply	Benefit Level
Aggregate Lifetime Maximum	\$2,000 Per Condition
Benefit Payment	100% of the Negotiated Charge or 100% of the Reasonable Charge up to a maximum of \$2,000 for any one covered Accident.
Covered Medical Expenses	Covered Medical Expenses include but are not limited to: X-ray charges, hospital expenses, nurses' expenses, physicians' and surgeons' fees, and any other Covered Medical Expense incurred as a result of a covered Accident.

Optional – Basic Accident and Sickness Plan

Type of Service or Supply	Benefit Level	
Aggregate Lifetime Maximum	\$10,000 Per Condition (\$50,000 for International Students)	
Annual Deductible	\$50	
Out-of-Pocket Maximum	\$2,500 Preferred Care \$5,000 Non-Preferred Care	
	Preferred Care	Non-Preferred Care
Physician Office Visit Expenses	Plan pays 80% after a \$20 copay per visit.	Plan pays 60% after a \$30 deductible per visit.
Inpatient Hospitalization Expenses	Plan pays 80% up to \$500 per day.	Plan pays 60% up to \$500 per day.
Emergency Room Expenses	Plan pays 80%.	Plan pays 80%.
Prescription Drug Expenses <i>Plan pays after a \$10 copay/deductible for a generic prescription drug or a \$20 copay/deductible for a brand-name prescription drug up to \$500 per Policy Year.</i>	Plan pays 100% after the per prescription copay.	Plan pays 100% after the per prescription deductible.

Who Is Eligible for Coverage?

Your eligibility for enrollment will depend on your registration status as follows:

Plan Type	Who is Eligible
Mandatory – Accident Only Benefit	All Undergraduate students taking six or more credits will be automatically enrolled. This is a mandatory Benefit and is not waivable.
Optional – Basic Accident and Sickness Plan	A student may choose to enroll in the Basic Plan, or provide proof of comparable coverage.

For International Students Only

All international students will be automatically enrolled in the Plan: this plan is mandatory. You are required to have the additional benefits coverage with no option to waive participation in the student health insurance plan. Please see the section titles Your Benefits at a Glance for more details. A this plan is required for international students, we have increased the Aggregate Maximum to \$50,000.

How to Enroll/Waive

Domestic Students

Full-time domestic students are required to complete the Selection/Waiver Form attached to this pamphlet. Please note: There may be a delay in the transfer of enrollment information during the waiver period. To ensure that your information is updated as quickly as possible you should complete the Selection/Waiver Form attached to this pamphlet and return it to the Office of Student Affairs. Permanent ID Cards will be mailed to the Office of Student Affairs shortly after the enrollment information is received. Should you have comparable coverage and decide to waive participation in the MMC Student Health Insurance Plan you may complete the Selection/ Waiver Form. Please note: The deadline to waive participation in the Student Health Insurance Plan is August 1, 2008. Failure to complete and return the Selection/Waiver Form by the deadline may result in your being blocked from certain College Services.

Late Enrollment

Coverage for late enrollees may be possible only under certain conditions. After the enrollment deadline, only those students who have involuntarily lost health insurance coverage through a “Qualifying Life Event” such as (1) removal from a parent’s health insurance plan after achieving a landmark birthday that disqualifies them from a parent’s health insurance plan or (2) losing private insurance through loss of employment or divorce, may apply for late enrollment.

A certificate of creditable coverage stating the date of the involuntary loss of health coverage must be submitted to the Health Insurance Administrator within 31 days of the qualifying life event.

When Coverage Begins

Annual: Coverage starts at 12:01 a.m. on **August 15, 2008** and continues through 12:01 a.m. on **August 14, 2009**.

Spring: Coverage starts at 12:01 a.m. on **January 15, 2009** and continues through 12:01 a.m. on **August 14, 2009**.

Cost

Student	Annual 08/15/08 – 08/14/09	Spring 01/15/09 – 08/14/09
Optional – Basic Accident and Sickness Plan	\$804	\$471

For more details about the Plan benefits visit www.aetnastudenthealth.com. Click on “**Find Your School**” and enter **724529** as your Policy Number.

Marymount Manhattan College 2008-2009 Student Selection/Waiver Form

Note: All students must complete this form and return it to the Office of Student Affairs. If you fail to return this Selection/Waiver Form by the indicated deadline you may block from certain college services. Any incomplete or unsigned forms will be rejected.

Directions: Please print clearly. All completed forms are to be returned to Office of Student Affairs.

Attention: Dahlia Henry, Ed.D.
Marymount Manhattan College
Health & Wellness Services
221 E. 71st St.
New York, NY 10021

Do you wish to purchase the College Sponsored Health Insurance Plan?

Yes, I understand that the College bills the premium on my tuition bill (complete this side only of this form).

No, I have comparable health insurance coverage (you must complete both sides of this form).

Student Name: _____ **Student ID#:** _____

Permanent Street Address: _____

City: _____ **State:** _____ **Zip:** _____

Gender: _____ **Date of Birth:** _____ **Today's Date:** _____
Month Day Year

If you checked no and you have comparable health insurance coverage, you must complete the waiver. (over)

Other Important Features and Benefits

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

- **Aetna VisionSM Discount Program¹** – a discount program on eyewear.
- **Aetna FitnessSM Discount Program¹** – a discount program that offers discounts on health club memberships and home exercise equipment.
- **eDiets^{®1}** – 25% discount on weekly dues for an eDiet membership.
- **Zagat Survey[®] Healthy Dining¹** – 30% discounts on online subscriptions to restaurant and lifestyle guides.
- **SpaWish[®] Gift Certificate¹** – Spa gift certificates redeemable at a national network of 1,300 day spas.
- **Mayo Clinic Bookstore.com¹** – Discounts for books on health and wellness.
- **Informed Health[®] Line²** – talk to a registered nurse about health issues, toll free, any time.
- **Health and Wellness Portal²** – an interactive website gives health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Beginning RightSM Maternity Program²** – offers members the resources and tools to help give babies a healthy start.
- **Aetna Natural Products and ServicesSM Discount Program^{1,2,3}** – reduced rates for natural therapy professionals and products, including visits to acupuncturists, chiropractors, massage therapist, vitamins and supplements.
- **Emergency Travel Assistance Services and Medical Evacuation³**
- **Quit & FitTM Tobacco Cessation Program^{2,3}** – a coaching program for tobacco cessation and healthy living with an interactive website.

1. Discount programs provide access to discounted prices and are NOT insured benefits.
2. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.
3. These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

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 claims and health information.

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

- View your most recent claims
- Order ID cards and print temporary ID card
- See who is covered under your plan
- And much more!

Register today by visiting www.aetnastudenthealth.com. Click on "**Find Your School**" and enter **724529** as your Policy Number.



Waiver of Accident and Sickness Insurance Plan

Name of Insurance Company: _____

Student's Name: _____

Policy Holder's Name: _____

Policy Number: _____

I HAVE READ THE DESCRIPTION OF THE COVERAGE PROVIDED TO THE STUDENTS OF MARYMOUNT MANHATTAN COLLEGE IN NEW YORK. IT IS MY JUDGEMENT THAT I HAVE COMPARABLE COVERAGE AND THEREFORE CHOSE TO WAIVE THIS PLAN. I UNDERSTAND THAT I AM LEGALLY RESPONSIBLE FOR ANY MEDICAL EXPENSES INCURRED DURING MY ENROLLMENT AT MARYMOUNT MANHATTAN COLLEGE AND THE COLLEGE WILL NOT BE RESPONSIBLE FOR ANY MEDICAL EXPENSES.

Student Signature: _____

Parent/Guardian Signature: _____

(If student is less than 18 years old)

A SELECTION/WAIVER FORM MUST BE COMPLETED EACH ACADEMIC YEAR. THANK YOU.

Introducing Vital Savings by AetnaSM

Vital SavingsSM on Dental is a dental discount program helping you save an average of 30- to 50-percent on a wide array of dental services – with one low annual fee of \$25 per student. Enroll online at www.aetnastudenthealth.com. Annual membership is effective August 15, 2008 through August 14, 2009.

The deadline to enroll in Vital Savings is **May 31, 2009**.

For complete details and to enroll, be sure to visit www.aetnastudenthealth.com. Click on "**Find Your School**" and enter school name or Policy Number **724529**.

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.

You Can Also Find Help and Information

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

For Questions About:

- 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) 286-1144
Monday through Friday,
8:30 a.m. to 5:30 p.m., EST

You also may visit www.aetnastudenthealth.com for details about the Plan benefits available to you. Just click on "**Find Your School**" and enter **724529** as your Policy Number.

For Questions About:

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

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

This pamphlet 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. If any discrepancy exists between this pamphlet and the Policy, the Master Policy will govern and control the payment of Benefits.

*The Marymount Manhattan Student Health 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.***