



A student health insurance plan customized for you.

Deadline sensitive

Brought to you by Virginia Tech and Aetna Student Health



Dental Insurance Available

15.02.358.1



Dear Virginia Tech Student,

Virginia Tech is pleased to announce that Aetna Student Health will be our new student health insurance carrier for the 2011-2012 academic year.

Good health and well being are important factors in achieving one's academic, professional and personal goals. Virginia Tech provides Student Health Insurance Plans in support of our commitment to promote healthy lifestyles and to protect students and their dependents from financial risk due to illness or injury. The Virginia Tech Student Health Insurance Plans offered to Undergraduate and Graduate students are affordable and quality choices for health insurance.

At Virginia Tech, domestic students are encouraged, but **not required**, to have personal health insurance. International students and Veterinary Medicine students are required to have health insurance either through the school Student Health Insurance Plan or a comparable plan. Eligible Graduate Assistants wishing to use the health care subsidy must enroll in the Virginia Tech Student Health Insurance Plan.

Please review this plan material carefully so that you can make an educated decision about your health care needs for the coming academic year.

We look forward to working with you to ensure your experience at Virginia Tech is healthy, productive and rewarding.

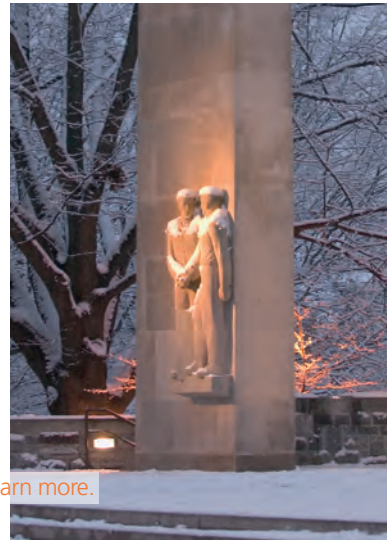
Sincerely,

Ellen S. Douglas, ARM

Associate Director, Risk Management

The Virginia Tech Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) 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.

Virginia Tech logo used with permission from Virginia Tech



Visit www.virginiatechhealthplan.com to learn more.



Who Is

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 30 years at colleges and universities across the country. We work with the Charles W. Schiffert Health Center 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:

- **Take a look at the Virginia Tech Student Health Insurance Plan and compare it to your current coverage.** Look at premiums, deductibles, benefits provided and the time covered. As an eligible, full-time student at Virginia Tech, you can purchase this annual student medical insurance plan to provide coverage.
- **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.
- **You may not have prescription drug coverage.** The cost of prescription drugs is growing by double digits. Under our Plan, you pay a low co-pay for pharmacy at in-network pharmacies subject to an annual maximum of \$1,000-\$2,000 depending on the plan you are eligible for.

What

Is This Health Insurance Plan All About?

Virginia Tech has worked with Aetna Student Health to provide their Undergraduate and Graduate Students with affordable and quality choices for health insurance. This health insurance plan, working with Schiffert Health Center, provides student focused benefits. The plan is designed to meet your needs while pursuing your educational goals at Virginia Tech. One specific customized benefit is that students who utilize Schiffert Health Center and obtain a referral prior to obtaining community care are eligible for an enhanced level of benefits under this program.

Referrals are not needed in the following instances in order to receive the enhanced level of benefits:

- Emergency Room Services
- Urgent Care Services
- Treatment received when Student Health Services is closed.
- When care is provided outside a 20-mile radius from the Blacksburg Campus
- Satellite Campus-enrolled students

Visit www.viriniatechhealthplan.com to learn more.

Here's a brief description of the Plan benefits.

	Tier I Preferred Care with Referral	Tier II Preferred Care without Referral	Tier III NON-PREFERRED CARE
Plan Maximum Per Condition Per Policy Year	Ability to select from one of the following plan options: Plan 1- \$50,000, Plan 2- \$100,000, Plan 3- \$250,000, Plan 4- \$500,000		
Annual Deductible	\$300 per person per Policy Year not to exceed \$600 per Policy Year, per Family.		
Out of Pocket Maximum	\$1,500 per person per Policy Year not to exceed \$3,000 per Policy Year, per Family.		
Expenses			
Physician's Office Visit	After a \$10 Copay, 100% of the Negotiated Charge.	After a \$25 Copay, 100% the Negotiated Charge.	65% of the Recognized Charge.
X-ray and Lab	90% of the Negotiated Charge.	80% of the Negotiated Charge.	65% of the Recognized Charge.
Routine Physical Exam	100% of the Negotiated Charge with waiver of the annual deductible.	100% of the Negotiated Charge with waiver of the annual deductible.	100% of the Recognized Charge with waiver of the annual deductible.
Emergency Room	100% of the Negotiated Charge after \$100 Copay (waived if admitted).	100% of the Negotiated Charge after \$100 Copay (waived if admitted).	100% of the Recognized Charge after \$100 Copay (waived if admitted).
Inpatient Hospitalization	\$300 Copay per admission, 90% of the Negotiated Charge.	\$300 Copay per admission, 80% of the Negotiated Charge.	\$300 Copay per admission, 65% of the Recognized Charge.
Therapy Expenses	90% of the Negotiated Charge.	80% of the Negotiated Charge.	65% of the Recognized Charge.
Mental and Substance Abuse Outpatient Expense	After a \$10 Copay, 100% of the Negotiated Charge.	After a \$25 Deductible, 100% the Negotiated Charge.	65% of the Recognized Charge.
Durable Medical Equipment Expense	80% of the Negotiated Charge.	80% of the Negotiated Charge.	80% of the Recognized Charge.
Maternity Expense	Payable as any other condition.	Payable as any other condition.	Payable as any other condition.
Prescription Drug Retail: 30 Day Supply Policy Year Maximums Undergraduates: \$1,000 Graduates: \$2,000	100% of the Negotiated Charge after Tier 1: \$20 Copay Tier 2: \$30 Copay Tier 3: \$40 Copay	100% of the Negotiated Charge after Tier 1: \$20 Copay Tier 2: \$30 Copay Tier 3: \$40 Copay	100% of the Recognized Charge after Tier 1: \$20 Deductible Tier 2: \$30 Deductible Tier 3: \$40 Deductible

The Plan will pay benefits in accordance with any applicable Virginia insurance law. The Virginia Tech 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 Virginia Tech brochure carefully before deciding whether this plan is right for you. While this document and the Virginia Tech 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 Virginia Tech, you may view it at the Student Medical Insurance Office in the Student Services Building.

This plan will never pay more than the per condition maximum of either \$50,000, \$100,000, \$250,000 or \$500,000 as selected at the time of enrollment 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.

Visit www.virginiatechhealthplan.com to learn more.

Where

Can I Go for Service?

When you need care, consider Schiffert Health Center as your first stop. They can provide many of the routine health services you need. You also may visit any licensed health care provider directly for covered services in Aetna's Preferred Provider* network (doctors, specialists, facilities) except that specific Plan restrictions on certain services may apply. However, when you visit Schiffert Health Center first, you'll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit www.virginiatechhealthplan.com.

*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.

How

Much Does It Cost?

Undergraduate Students	Annual 8/1/11-7/31/12	Spring Semester 1/1/12-7/31/12
Plan 1 \$50,000 maximum		
Student	\$1,712.00	\$ 999.00
Spouse	\$2,928.00	\$1,708.00
Child(ren)	\$2,380.00	\$1,388.00
Family	\$7,020.00	\$4,095.00
Plan 2 \$100,000 maximum		
Student	\$1,842.00	\$1,075.00
Spouse	\$3,185.00	\$1,858.00
Child(ren)	\$2,548.00	\$1,486.00
Family	\$7,575.00	\$4,419.00
Plan 3 \$250,000 maximum		
Student	\$1,972.00	\$1,150.00
Spouse	\$3,395.00	\$1,980.00
Child(ren)	\$2,741.00	\$1,599.00
Family	\$8,108.00	\$4,729.00
Plan 4 \$500,000		
Student	\$1,989.00	\$1,160.00
Spouse	\$3,440.00	\$2,007.00
Child(ren)	\$2,752.00	\$1,605.00
Family	\$8,181.00	\$4,772.00
Accident Only \$5,000 maximum		
Student	\$ 505	\$ 295.00
Spouse	\$ 487	\$ 284.00
Child(ren)	\$ 411	\$ 240.00
Family	\$1,403.00	\$ 819.00

Graduate Students	Annual 8/1/11-7/31/12	Spring Semester 1/1/12-7/31/12
Plan 1 \$50,000 maximum		
Student	\$1,979.00	\$1,154.00
Spouse	\$3,383.00	\$1,973.00
Child(ren)	\$2,750.00	\$1,604.00
Family	\$8,112.00	\$4,731.00
Plan 2 \$100,000 maximum		
Student	\$2,124.00	\$1,239.00
Spouse	\$3,665.00	\$2,138.00
Child(ren)	\$2,964.00	\$1,729.00
Family	\$8,753.00	\$5,106.00
Plan 3 \$250,000 maximum		
Student	\$2,276.00	\$1,328.00
Spouse	\$3,922.00	\$2,288.00
Child(ren)	\$3,172.00	\$1,850.00
Family	\$9,370.00	\$5,466.00
Plan 4 \$500,000		
Student	\$2,294.00	\$1,338.00
Spouse	\$3,959.00	\$2,309.00
Child(ren)	\$3,200.00	\$1,867.00
Family	\$9,453.00	\$5,514.00

Visit www.virginiatechhealthplan.com to learn more.



Am

I Eligible And How Do I Enroll in the Plan?

Full time Graduate Students taking 9 or more credit hours and full time Undergraduate Students taking 12 or more credit hours are eligible to participate in the Virginia Tech health plan.

Veterinary Medicine & International Students:

All Veterinary Medicine students and all student F and J visa holders must purchase the Virginia Tech Student Health Insurance Plan or apply for a waiver and provide proof of comparable coverage. Waiver applications and proof of comparable coverage, in accordance with Virginia Tech's mandatory insurance requirement, must be completed online at www.virginiatechhealthplan.com each academic year by the published deadline. New incoming Spring students must also fulfill this requirement as well.

To enroll online in the Virginia Tech health and/or dental plan, please visit

www.virginiatechhealthplan.com and click on "Enroll." **For questions or assistance with enrollment, please call Aetna Student Health at (866) 577-7027 or contact the Virginia Tech Student Medical Insurance Office at SMI@vt.edu or (540) 231-6226.**

Important Note: Please review the Virginia Tech plan brochure online for further details on student and dependent eligibility.

Enrollment & Waiver Application Deadlines

Fall – October 3, 2011

Spring – January 31, 2012

Waiver submissions will be audited by Virginia Tech 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.



Visit www.virginiatechhealthplan.com to learn more.



You're 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!

Aetna Dental® Indemnity insurance plan - Gives you the freedom to visit any licensed dentist in the country for covered services – with no referrals required. Enroll and search dentists online at www.viriniatechhealthplan.com.

Annual Coverage: 08/01/11-07/31/12

\$296 Student
\$311 Spouse
\$379 Child(ren)

Plan Maximum	\$1,250
Plan Deductible	Individual \$50 / Family \$150
Coinurance	Basic Preferred: 100% Non-Preferred: 100%
	Major Preferred: 80% Non-Preferred: 80%
	Preventative Preferred: 50% Non-Preferred: 50%

The Aetna Dental® Indemnity insurance plan is underwritten by Aetna Life Insurance Company (Aetna).



Visit www.viriniatechhealthplan.com to learn more.

And There's More...

As a member of the Plan, you can also take advantage of the following services, discounts, and programs. These are not underwritten by Aetna and are not insurance. Please note that these programs are subject to change. To learn more about these additional services and search for providers, visit www.virginiatechhealthplan.com.

- **Aetna BookSM discount program:** Access to discounts on books and other items from the American Cancer Society Bookstore, the **MayoClinic.com** Bookstore and Pranamaya.
- **Aetna FitnessSM discount program:** Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options and one-on-one health coaching services through GlobalFit™.
- **Aetna HearingSM discount program:** Access to discounts on hearing aids and hearing tests from HearPO. Guaranteed lowest pricing* on over 1,000 models from seven leading manufacturers.
*Competitor copy required for verification of price and model. Limited to manufacturers offered through the HearPO program. Local provider quotes only will be matched, no Internet quotes.
- **Aetna Natural Products and ServicesSM discount program:** Access to reduced rates on services from participating providers for acupuncture, chiropractic care, massage therapy and dietetic counseling. Also, access to discounts on over-the-counter vitamins, herbal and nutritional supplements and natural products. All products and services are provided through American Specialty Health Incorporated (ASH) and its subsidiaries.
- **Aetna VisionSM discount program:** Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.
- **Aetna Weight ManagementSM discount program:** Access to discounts on eDiets® diet plans and products, Jenny Craig® weight loss programs and products, and Nutrisystem® weight loss meal plans.
- **Oral Health Care discount program:** Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, receive exclusive savings on Waterpik® dental water jets and sonic toothbrushes.
- **Zagat discounts:** Discount off a one-year online membership to **ZAGAT.com**, with access to ratings and reviews of over 40,000 restaurants, hotels and more in hundreds of cities worldwide.

- **At Home Products discount program:** Access to discounts on health care products that members can use in the privacy and comfort of their home.
- **Emergency Travel Assistance Services and Medical Evacuation:** Access to travel assistance services including emergency assistance – available 24/7.
- **Aetna Specialty Pharmacy** provides specialty medications and support to members living with chronic conditions and illnesses. These medications are usually injected or infused, or some may be taken by mouth. Custom compounded doses and forms are also available. For additional information, please go to www.AetnaSpecialtyRx.com.

Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through specialty pharmacy prescription fulfillment.

- **Quit Tobacco Cessation Program:** Say goodbye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Beginning Right® Maternity Program:** Make healthy choices for you and your baby. Learn what decisions are good ones for you and your baby. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.
- **Informed Health® Line:** Get health answers 24/7. Talk directly to a registered nurse. Our nurses can discuss a wide variety of health and wellness topics.

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.

Discount programs and other programs above provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount 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 the discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.



Visit www.virginiatechhealthplan.com
to learn more.



Learn More!

Go to www.virginiatechhealthplan.com to learn more or call **(866) 577-7027**.

This material is for information only. Health/Dental insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable Virginia insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. 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 agents nor employees of Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates. Aetna does not provide care or guarantee access to health/dental services. Information is believed to be accurate as of the production date; however, it is subject to change.

NOTICE: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

© 2011 Aetna, Inc.

15.02.358.1



Visit www.virginiatechhealthplan.com to learn more.

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

