



UNIVERSITY OF SAN DIEGO

2012-2013

Law School Student Health Insurance Plan Eligibility Highlights

AN AFFORDABLE WAY TO PROTECT YOUR MOST VALUABLE ASSET—YOUR HEALTH!

Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs can turn into a roadblock in achieving your academic goals. Student Health Insurance provides you have coverage for the unexpected, as well as access to the medical services available on-campus, near campus and anywhere that you may live or travel.

To help first, second, and third year students have health insurance coverage, your School has automatically enrolled you in and billed you for the this Student Accident and Sickness Insurance Plan.

NEED TO MAKE A DECISION?

Keep in mind that your Student Accident and Sickness Insurance Plan:

- Coordinates with your on-campus Student Health Services
- Gives you easy access to providers near campus or anywhere you may live or travel
- Includes access to Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Allows access to services, including wellness services
- Allows access to discounts on dental & vision services
- Does not require you to submit a claim form; participating providers will bill the claims company directly
- Offers access to exceptional service from Gallagher Koster's Customer Service team, ready to assist you with your insurance needs and questions

IMPORTANT DATES AND RATES

	Annual Rate	Annual Major Medical
Coverage Period	8/15/12 - 8/14/13	8/15/12 - 8/14/13
Student Only	\$1,820	\$583
Spouse Only	\$4,121	\$583
Each Child	\$3,596	\$583

Toll-Free Phone Monday-Friday 8:30 a.m. – 6:30 p.m. EST	877-241-4649
Email (Responses generally within 1 business day)	usdstudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/usdlaw
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	Aetna Life Insurance Company
Claims are administered by	Aetna Student Health**

* Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

**The University San Diego Student Health Insurance Plan is underwritten by Aetna Life Insurance Company 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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The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, visit www.gallagherkoster.com/usdlaw

	In-Network	Out-of-Network
Plan Maximum	\$100,000 Per Condition Per Policy Year	\$100,000 Per Condition Per Policy Year
Policy Year Deductible	\$75 Per Condition Per Policy Year	\$200 Per Condition Per Policy Year
Inpatient Hospital Expense	80% of the Negotiated Charge (NC) after deductible	65% of the Recognized Charge (RC) after deductible
Surgery Expense	80% of NC after deductible	65% of RC after deductible
Doctor's Office Visit	80% of NC after deductible	65% of RC after deductible
Laboratory, X-rays and Diagnostic Testing	80% of NC after deductible	65% of RC after deductible
Emergency Room	80% of NC after deductible	80% of NC after deductible
Non-Severe Mental & Nervous Disorders Inpatient Expense Covered Medical Expenses include charges incurred by a covered person while confined as a full-time inpatient in a hospital or residential treatment facility for the treatment of mental and nervous disorders. Psychiatric Hospitals are not covered.	80% of NC after deductible	65% of RC after deductible
Non-Severe Mental & Nervous Disorders Outpatient Expense (Benefits are limited to 10 visits per policy year)	80% of NC after deductible	65% of RC after deductible
Prescription Drug Expense	Tier 1: 100% of NC after \$15 copay Tier 2: 100% of NC after \$30 copay Tier 3: 100% of NC after \$50 copay Mail Order 2.5 times Retail up to a 90 Day Supply	No Benefits
Wellness/Preventive Services	100% of NC	No Benefits

Your student health insurance coverage, offered by Aetna Student Health*, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of \$100,000 on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact 877-241-4649. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

- This plan will not pay more than the overall maximum benefit of \$100,000 during the plan year.
- Please read the University of San Diego brochure when available located at www.gallagherkoster.com/usdlaw carefully before enrolling. While this document describes important features of the plan, there may be other specifics of the plan that are important to you and some 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 school, you may view it at www.gallagherkoster.com/usdlaw when available or contact us at 1-877-241-4649.

If you have a pre-existing condition and are age 19 or older, this plan may not pay for the coverage of this condition for up to the first 3 months of coverage. For more information on pre-existing condition limitations and other plan exclusions, limitations and benefit maximums, please refer to the University of San Diego brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person. This material is for information only. 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.

Policy forms issued in OK include GR-96134.

