

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

Aetna Student HealthSM

2023-24 Orientation Presentation



Topics of Discussion

- Insurance Terms
- Benefits
- Where to Go for Services
- Travel Assistance Services
- Value Added Programs and Resources
- Online Tools and Resources for Members
- Questions

Frequently Used Insurance Terms

Deductible - The amount of Covered Medical Expenses that are paid by each Covered Person during the Policy Year before benefits are paid.

Coinsurance - The percentage of Covered Medical Expenses payable by Aetna under this Accident and Sickness Insurance Plan.

Copay - This is a fee charged to a person for Covered Medical Expenses.

Out-of-Pocket Maximum - The highest amount a health plan member is required to pay for covered services outside of his/her benefits plan. Once the member reaches the out-of-pocket maximum(s), the plan pays 100% of expenses for covered services.

Preferred Care Provider - A health care provider that has contracted to furnish services or supplies for a Negotiated Charge, but only if the provider is, with Aetna's consent, included in the directory as a Preferred Care Provider.

Where to go for services?

Relationship with the University of Notre Dame Student Health Services

Your first stop, Student Health Services!

When you need care, consider Student Health Services 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. However, when you visit Student Health Services first, you'll generally pay less out of your own pocket for your care.

*Doctors, specialists, facilities except that specific plan restrictions on certain services may apply.

To learn more about preferred providers visit www.aetnastudenthealth.com



Where to go for services?

(continued)

Relationship with University of Notre Dame University Health Services

Location

St. Liam's Hall

Hours

- **Providers** 8:00 – 4:00 M-F
- **Pharmacy:** 9:00 – 4:00 M-F
- Sat/Sun: CLOSED
- Scheduled appts - only
- Academic Hours – to be posted

Services

- Health and Wellness
- Pharmacy
- Physical Therapy (academic year)
- Laboratory
- Radiology (academic year)

Contacts

Phone: 574-631-7497 (24/7)

E-mail: uhs@nd.edu

Internet: <http://uhs.nd.edu>

Where to go for services?

Relationship with University of Notre Dame Student Health Services

A complete list of providers can be found at Docfind[®], our online provider directory

at www.aetna.com/docfind/custom/studenthealth/index.html and www.aetnastudenthealth.com.

1. Click on "Enter Docfind"
2. Select zip code, city or country
3. Enter criteria
4. Select Provider Category
5. Select Provider Type
6. Select Plan Type - Student Health Plans
7. Select "Start Search" or "More Options"
8. "More Options" enter criteria and "Search"

Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company or their affiliates. Neither Aetna Life Insurance Company nor their affiliates provide medical care or treatment and they are not responsible for outcomes. The availability of a particular provider(s) cannot be guaranteed and network composition is subject to change.



Medical Benefits

Benefit chart

Aggregate Maximum Unlimited

Annual Deductible/pp UHS: \$0 In network: \$500 Out of Network: \$1,500
In network: \$350 as of 8/15/2023

Out of Pocket Max Individual: \$6,000; Family: \$12,000



Medical Benefits

Benefit chart	Preferred Care	Non-Preferred Care
Room and Board	80% of Negotiated Charge	60% of Recognized Charge
Surgical	80% of Negotiated Charge	60% of Recognized Charge
Walk-in Clinic Visit	80% of Negotiated Charge	60% of Recognized Charge
Emergency Room	80% of Negotiated Charge	80% of Recognized Charge
Urgent Care	80% of Negotiated Charge	60% of Recognized Charge
Ambulance	80% of Negotiated Charge	80% of Recognized Charge
Office Visit	80% of Negotiated Charge	60% of Recognized Charge
Preventive	100% of Negotiated Charge	60% of Recognized Charge
Mental Health	80% of Negotiated Charge	60% of Recognized Charge



Prescription Benefits

Benefit chart	Generic	Brand Name	Non Formulary
ND Pharmacy	\$5	\$30	\$45
All other pharmacies	Co-pay or 20% of cost of medication	Co-pay or 40% of cost of medication	Co-pay or 40% of cost of medication
\$15/\$45/\$75 min copay off campus	Non-Preferred Care: Not Covered	Non-Preferred Care: Not Covered	Non-Preferred Care: Not Covered

Referral Requirements

Students' health care needs can best be satisfied when an organized system of health care providers at the University of Notre Dame's Health Services manages the treatment. If you do not obtain a referral from University Health Services, your benefits will be limited. Dependent spouses and children are not eligible to use the services of the University Health Services and are therefore not subject to the referral requirements and penalties.

A referral is NOT needed for the services listed below.

- Treatment is for an Emergency Medical Condition.
- The student is more than 25 miles away from the campus.
- The University Health Services is closed during break or vacation.
- Medical care obtained when the student is no longer able to use the UHS due to a change in the student's status.
- Maternity.
- Mammogram.
- Wellness/Routine Exam.
- Dental Injury Expenses.
- Impacted Wisdom Teeth Expenses.
- Chiropractic Services
- High Cost Procedures and X-ray Services.

If no referral is obtained, preferred care is reduced to 60% of the Negotiated Charge.

Worldwide Medical Information and Assistance

Access to travel assistance services including emergency assistance – available 24/7.

- 24/7 emergency travel arrangements
- Translation assistance
- Emergency travel funds and lost travel documents assistance
- Natural disaster and political evacuation services up to \$100,000 in the event of either natural disaster making current location uninhabitable or governmental/ social upheaval, placing student in imminent bodily harm
- Unlimited emergency medical evacuation and medical repatriation
- Medical/dental/ pharmacy referral
- Hospital deposit arrangements
- Prescription drug replacement assistance
- Dispatch of physician
- Pre-trip plans

For more information visit OnCall by visiting www.oncallinternational.com and www.aetnastudenthealth.com

Aetna Life Insurance Company provides access to certain Accidental Death and Dismemberment (AD&D); Medical Evacuation/Repatriation (MER); Natural Disaster and Political Evacuation (NDPE); and Worldwide Emergency Travel Assistance (WETA) coverages and services through a contractual relationship with On Call International, LLC (OnCall). AD&D coverage, MER coverage and NDPE coverage is underwritten by United States Fire Insurance Company (USFIC). These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna.

Services rendered without On Call International's coordination and approval are not covered. No claims for reimbursement will be accepted. If the Member is able to leave the Member's host country by normal means, On Call International will assist the Member in rebooking flights or other transportation. Expenses for non-emergency transportation are the Member's responsibility.

On Call phone number: 1-866-525-1956 or collect 1-603-328-1956

How do I enroll?

No action is necessary. The premium for the plan will be added to the tuition bill and coverage automatically provided unless a waiver is filed.

- All Registered International students
- All graduate nonresident and degree seeking students

All other students coverage is optional. Visit www.aetnastudenthealth.com by 9/15/23 to enroll:

- All registered Domestic undergraduate students taking 3 or more credit hours
- Non-degree seeking graduate students taking credit hours
- ROTC students taking credit hours
- Dependents – Spouse and Children
- Life Insurance

- 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 terminated or rescinded in accordance with its terms and applicable law.

Value added programs

As a member of the plan, you can also take advantage of the following services, discounts, and programs.

- **Aetna BookSM** discount program
- **Aetna FitnessSM** discount program
- **Aetna HearingSM** discount program
- **Aetna Natural Products and ServicesSM** discount program
- **Aetna VisionSM** discount program
- **Aetna Weight Management** discount program
- **Oral Health Care** discount program
- **At Home Products** discount program
- **Emergency medical, security and travel assistance services** including medical, political and natural disaster evacuation

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor.

These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna Life Insurance Company or its' affiliates

Please note that these programs are subject to change without notice. Not all programs are available in all states. To learn more about these additional services and search for providers visit, www.aetnastudenthealth.com.

Print Your ID Card Online

[Home](#) > [University of Notre Dame](#)

- Welcome
- Print Your ID Card**
- Voluntary Term Life Insurance
- For Members
- Find a doctor, hospital or pharmacy
- Helpful resources and forms

University of Notre Dame

Print your ID card

Please complete the fields below in the indicated format to access your Aetna insurance program identification card, which you may print. Please be sure that the identification number and date of birth you enter are the same as those on file with University of Notre Dame.

1 STEP ONE

Enter your student ID number and date of birth. Then click VIEW CARD.

Print Your ID Card

*required

Student ID: *

Date of Birth: *

<input type="text"/>	<input type="text"/>	<input type="text"/>
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(MM) (DD) (YYYY)

[View Card](#)

The freely available Adobe Acrobat Reader is required to view and print PDF files.



CHA



NAP

UNIVERSITY OF NOTRE DAME
OPEN ACCESS STUDENT MC 15/16

GRP: 474916-24-101
Issuer (80840) 9140860054

ID #

Name

RX BIN# 610502

WWW.AETNASTUDENTHEALTH.COM

PAYOR NUMBER 60054 0315

UNIVERSITY OF NOTRE DAME
STUDENT HEALTH INSURANCE PLAN

Co-pay: RX Student Health Center Generic \$5, Brand \$25
RX outside of Student Health Center Generic 80%, Brand 60%
Referral required except in emergency.

This plan is underwritten by Aetna Life Insurance Company (ALIC). This card does not guarantee coverage. If applicable to the plan you choose, the plan describes what you need to pre-certify. If you do not pre-certify, a financial penalty or reduction in benefits may apply. EMERGENCY: Call 911 or go to the nearest emergency facility.

Aetna Life Insurance Company
P. O. BOX 981106
EL PASO TX 79998

Optional programs

DENTAL Options:

Discount Dental Plan – Aetna

Aetna Dental Plan

Delta Dental Plan

Got questions?

Get answers with Aetna's Navigator[®]

Your secure member website, packed with personalized claims and health information. You can take full advantage of our interactive website to complete a variety of self-service transactions online.

BY LOGGING INTO AETNA NAVIGATOR, YOU CAN:

- Review who is covered under your plan.
- Request member ID cards.
- View Claim Explanation of Benefits (EOB) statements.
- Estimate the cost of common health care services and procedures to better plan your expenses.
- Research the price of a drug and learn if there are alternatives.
- Find health care professionals and facilities that participate in your plan.
- Send an e-mail to Aetna Student Health Customer Service at your convenience.
- View the latest health information and news, and more!

HOW DO I REGISTER?

- Go to www.aetnastudenthealth.com
- Find your school in the School Directory
- Click on Aetna Navigator member website and then the "Register for Aetna Navigator" link.
- Follow the instructions for the registration process, including selecting a username, password and security phrase.

The availability of Aetna Navigator's key features may vary by plan. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Information is believed to be accurate as of the production date; however, it is subject to change.

If I need help or have questions?

Aetna Student Health

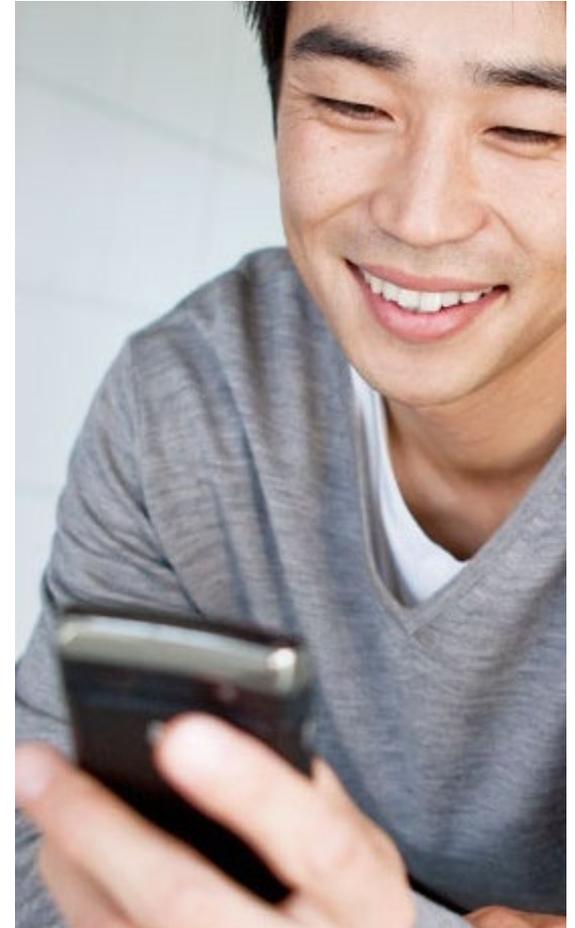
- **Web:** www.aetnastudenthealth.com
- **E-mail:** studenthelp@aetna.com
- **Toll-free:** 888-294-7406

University Health Services

- **Web:** <http://uhs.nd.edu>
- **E-mail:** insurancequestions@nd.edu
- **Phone:** 574-631-7497

OnCall

- **Web:** www.oncallinternational.com
- **Toll-free:** (866) 525-1956
- **Collect:** (603) 328-1956



Thank You!

QUESTIONS?

Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company (Aetna). Self-insured plans are funded by the applicable school, with claims administration services provided by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

If coverage provided by any insurance policy or administrative services agreement violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.