

# George Mason University 2009-2010 Student Health Insurance Plan Highlights



George Mason University, in partnership with Aetna Student Health, is pleased to present the 2009-2010 George Mason Student Health Insurance Plan. It offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad. Below are some Plan highlights:

## Who is eligible?

All Domestic George Mason University Students taking **6 or more credit hours per semester** are eligible to enroll themselves in the Student Health Insurance Plan. Students in a degree seeking program, **finishing coursework to complete their degree** with the University for the **current academic year** are also eligible to enroll.

**Please Note:** It is important that you make an informed decision about your health insurance. If you are currently insured, it is strongly recommended that you review your plan to determine if you are adequately covered. **The George Mason Student Health Insurance Plan will be offered on a voluntary basis to domestic students for the 2009-2010 Policy Year.**



*In order to take full advantage of the Plan, enrollees should:*  
Visit George Mason University Health Services for all non-emergency concerns. Call Mason's Student Health Services at (703) 993-2831:

1. For an appointment.
2. To utilize the Aetna Preferred Provider Network\* for all off campus emergencies, specialties, and hospitalization services.

Am I covered if I am away from George Mason University?

Yes. You are covered worldwide when you travel\*\* under the George Mason University Student Health Insurance Plan. If you plan to leave the country, call Aetna Student Health at (800) 878-1945 for details about your coverage while traveling.

*\* Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates.*

*\*\* These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance or their affiliates.*

See [www.aetnastudenthealth.com/schools/georgemason](http://www.aetnastudenthealth.com/schools/georgemason) for more information.

	Annual	Semi-Annual Payment Plan Option***	Spring	Summer
Plan Rates	8/16/09-8/15/10	8/16/09-8/15/10	1/05/10-8/15/10	5/16/10-8/15/10
Enrollment Deadline	September 16, 2009	September 16, 2009	February 16, 2010	June 16, 2010
Student Only	\$1,340*	\$685*	\$848*	\$356*
Spouse Only	\$3,983	\$1,991.50	\$2,490	\$997
Child(ren) Only	\$1,874	\$937	\$1,170	\$466

*\*The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as George Mason University's administrative fee.*

**\*\*\*Please Note:** Domestic students electing coverage for the year have the option to elect a Semi-Annual payment plan. To ensure continuous coverage, students must have funds available for the automatic charge by 2/16/10. Please be advised that the Semi-Annual rate is only offered to those students enrolling in the fall who are looking for a Payment Plan option. Students enrolling in the Spring must elect coverage from January 5, 2010.

**2009-2010 Online Enrollment Available in July!**

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## Your Benefits at a Glance

The George Mason University 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 George Mason University brochure carefully before deciding whether this plan is right for you. While this document and the George Mason University 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 George Mason University, you may contact us at (800) 878-1945.

This plan will never pay more than \$50,000 per condition, per lifetime. Other per policy year maximums: Prescription - \$750, Outpatient - \$5,000. 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.

<b>Lifetime Aggregate Maximum</b>	\$50,000 per condition
<b>Policy Year Deductible</b>	\$200 per individual
<b>Physician Office Visits</b>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of the Negotiated Charge</li> <li>➤ <b>Non-Preferred Care:</b> 60% of the Reasonable Charge</li> </ul>
<b>Inpatient Hospital Visit Expense</b> <i>\$10,000 Out of Pocket Maximum - Preferred Care Only</i>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of the Negotiated Charge</li> <li>➤ <b>Non-Preferred Care:</b> 60% of the Reasonable Charge</li> </ul>
<b>Laboratory and X-ray Expenses</b>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of the Negotiated Charge</li> <li>➤ <b>Non-Preferred Care:</b> 60% of the Reasonable Charge</li> </ul>
<b>Prescriptions</b> <i>\$750 prescription maximum per Policy Year</i>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 100% after a <b>\$20</b> generic or <b>\$40</b> brand name copay</li> <li>➤ <b>Non-Preferred Care:</b> 75% after a <b>\$20</b> generic or <b>\$40</b> brand name copay</li> </ul>
<b>Outpatient Mental Health &amp; Substance Abuse Expenses</b> <i>20 visit per year maximum</i>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of the Negotiated Charge for the first <b>5 visits</b>, then 50% for the next <b>15 visits</b>.</li> <li>➤ <b>Non-Preferred Care:</b> 80% of the Reasonable Charge for the first <b>5 visits</b>, then 50% for the next <b>15 visits</b>.</li> </ul>
<b>Emergency Room Expenses</b> <i>\$300 per visit deductible, waived if admitted as inpatient</i>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of the Negotiated Charge</li> <li>➤ <b>Non-Preferred Care:</b> 80% of the Reasonable Charge</li> </ul>
<b>Outpatient Expenses</b> <i>Please Note: \$5,000 maximum per condition per Policy Year</i>	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of the Negotiated Charge</li> <li>➤ <b>Non-Preferred Care:</b> 60% of the Reasonable Charge</li> </ul>
<b>Miscellaneous</b> (see brochure for more details)	<ul style="list-style-type: none"> <li>➤ <b>Preferred Care:</b> 80% of Negotiated Charge</li> <li>➤ <b>Non-preferred Care:</b> 60% of the Reasonable Charge</li> <li>➤ Gardasil &amp; other preventative care is covered at Mason's Student Health Services. Please visit Mason's Student Health Services on campus for more information.</li> </ul>

**All students enrolled on the Student Health Insurance Plan will have discounted access to: vision, dental, fitness, maternity, and other discounted benefits\*.**

### Aetna Dental® PPO Insurance Plan Option:

George Mason University students have the option to purchase Dental Insurance for the 2009-2010 Policy Year – the Dental Insurance Plan can be purchased for additional premium on a voluntary basis. Students do not need to be enrolled in the Student Health Insurance Plan to enroll in the Dental Insurance Plan. See details on the webpage at: [www.aetnastudenthealth.com/schools/georgemason](http://www.aetnastudenthealth.com/schools/georgemason) for Mason students.

**PPO Annual Dental Rates:** Student: **\$394** Student + 1 Dependent: **\$774** Student + 2 Dependents: **\$1,232**

\*Discount programs provide access to discounted prices 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 may be offered by vendors who are independent contractors and not employees or agents of Aetna.

This material is for information only

The Aetna Dental PPO and Dental Indemnity insurance plans are underwritten by Aetna Life Insurance Company.

The George Mason University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by these companies and their applicable affiliated companies.