Central Connecticut State University-
Policy No. 890429

Eastern Connecticut State University-
Policy No. 890433

Southern Connecticut State University-
Policy No. 890434

Western Connecticut State University-
Policy No. 890435

Brought to you by
The Connecticut State University System
and Aetna Student Health

2012-2013
Dear Student:

Welcome to the Connecticut State University System!

We, the Presidents of Central Connecticut, Eastern Connecticut, Southern Connecticut and Western Connecticut State Universities are vitally interested in the health and welfare of our students. This Student Health Insurance Plan has been designed to provide our students with Accident and Sickness benefits at a minimum cost.

We are pleased to have this valuable, economical protection provided by Aetna.

Sincerely,

Presidents:
Dr. John W. Miller  
Dr. Elsa M. Nunez
Dr. Stanley F. Battle  
Dr. James W. Schmotter

The Connecticut State University System Student 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.

Aetna Student Health?

Aetna has 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 health center professionals at your University 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.

Visit www.aetnastudenthealth.com to learn more.
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 Connecticut State University System’s student health insurance plan and compare it to your current coverage.** Look at premiums, deductibles, benefits provided and the time covered. You’re covered for as long as you are registered with the Connecticut State University System as a full-time student. (Part-time students need to enroll directly with Aetna).

- **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 $100,000.

What

Is This Health Insurance Plan All About

The Student Health Insurance Plan helps keep health care costs effective.

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) 375-4244. 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.

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Visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) to learn more.
Where
Can I Go for Service?

First Stop, Student Health Services. As a full-time Domestic or International student, you are entitled to receive care at the University Health and Counseling Services. They can provide many of the routine health services you need. If you need care they can’t provide, they’ll refer you to a doctor or other health care provider who belongs to Aetna’s Preferred Provider* network (doctors, specialists and facilities). University Health and Counseling Services are not available to your dependents.

Visit www.aetnastudenthealth.com to learn more.
How

How and When Do I Enroll in the Plan?

All full-time students, as part of the University general Fee, are covered under the Accident Insurance Plan. You are covered 24 hours a day on and off campus. In addition, as a full-time Domestic or International student, you are automatically enrolled in the Sickness Insurance Plan, and the premium will be added to your tuition bill. You may waive out of this plan if you have demonstrated through completion of a Sickness Plan Waiver that you are covered under a health insurance policy providing comparable coverage. Failure to submit a Waiver within the University's specified waiver period during the first and second semester will result in you being automatically enrolled, and the per semester premium of $679 added to your tuition bill. Please note: The Student Accident plan is mandatory for all Full time students, and therefore, participation may not be waived. The waiver process applies to the Sickness Insurance Plan only. To complete the Online Waiver Form, visit www.aetnastudenthealth.com.

Waiver submissions may be audited by the Connecticut State University System, Aetna Student Health, 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.

Part-Time Domestic and International Students

All actively registered and matriculated part-time students are eligible to apply for full Accident and Sickness coverage. Enrollment is on a voluntary basis and must be done online directly with Aetna Student Health. Matriculated means the students has been accepted into an accredited degree seeking program. Aetna Student Health, in conjunction with the CSUS maintains the right to investigate student eligibility status and attendance records to verify that the Policy eligibility requirements have been met. Eligibility requirements must be met and maintained each time a premium payment is made to continue coverage. If Aetna Student Health discovers that Policy eligibility requirements have not been met, our only obligation is a refund of premium less any claims paid.

How Much Does It Cost?

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<th>Coverage</th>
<th>Fall 08/01/12 – 01/12/13</th>
<th>Spring 01/13/13 – 07/31/13</th>
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<td>$1,157</td>
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<tr>
<td>Children</td>
<td>$685</td>
<td>$685</td>
</tr>
</tbody>
</table>

The rate above includes both the premium for the student health plan underwritten by Aetna Life Insurance Company, as well as the Connecticut State University System administrative fee.

Visit www.aetnastudenthealth.com to learn more.
Dependent Coverage
If you are enrolled in the Student Accident and Sickness Plan, you may also enroll your dependent children or spouse who resides with you. Enrollment Instructions are as follows:

- Go to www.aetnastudenthealth.com
- Select “Find Your School” and search by your university name
- Once in your university’s Student Connection Home Page, click on “Enroll: Student Health Insurance Plan”

The dependent enrollment links are available under each student status option.

Part Time Student & Dependent Enrollment Deadline Dates
Fall – October 31, 2012
Spring – March 15, 2013

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.

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. The member is responsible for the full cost of the discounted services. Please note that these programs are subject to change without notice. To learn more about these additional services and search for providers visit, www.aetnastudenthealth.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**: Offers members and their families access to savings on hearing exams, hearing aids and other hearing services. Members can choose between two great offers at no additional premium cost, Hearing Care Solutions and HearPO®.
- **Aetna Natural Products and ServicesSM discount program**: Access to savings on complementary health care products and services, including online consultations, not traditionally covered by their health benefits plan. All products and services are provided through the ChooseHealthy® program* and Vital Health Network (VHN).

*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc. subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

- **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 Management discount program**: Access to discounts on the CalorieKing® Program and products, eDiets® diet plans and products, Jenny® weight loss programs 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® discount**: Zaag® offers a free 60-day Premium Membership to ZAGAT.com and a discount when you purchase a one-year, full-access ZAGAT.com Premium Membership. With your membership, you can access Zagat’s trusted Ratings & Reviews for restaurants worldwide, receive discounts on purchases from the online Zagat Survey Shop and access Zagat Ratings & Reviews on the go with ZAGAT.com from your mobile device.
- **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 Medical, Security and Travel Assistance Services including Medical, Political and Natural Disaster Evacuation**: Contact On Call’s Global Response Center any time from anywhere in the world to access services including destination information, medical, dental and pharmacy referrals, legal consultation and referral, emergency cash transfer assistance, baggage delay assistance, bail bond assistance and many other important assistance services.

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 Company or their affiliates.

- **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

Visit www.aetnastudenthealth.com to learn more.
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.

**Not all topics may be covered expenses under your plan.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or medications you take. It explains things in terms that are easy to understand.

Get to it through your secure Aetna Navigator® member website, at www.aetnastudenthealth.com.

Optional Programs:

**Student Protection Plan™ by GradGuard™**
Aetna Student Health, through a relationship with GradGuard™, offers access to an important suite of student protection products featuring Tuition Refund Insurance. Tuition Refund Insurance provides that tuition is reimbursed along with other costs of attendance, including room/board, academic fees and other related expenses, if a student is forced to withdraw from school for medical reasons. Additional Services in the Student Protection Plan include Online Reputation Protection, Identity Theft Prevention and Resolution Services, Personal Computer Protection, and Extended Warranty Protection.

**Voluntary Term Life Insurance Coverage:**
The coverage is underwritten by Aetna Life Insurance Company of Hartford, Connecticut (referred to as Aetna). If you become covered, the policy will provide life insurance coverage of $10,000. After you graduate or if you leave school for any reason prior to graduating, you will have an opportunity to continue your term coverage under the plan’s continuation provision or you may convert your term coverage to an individual whole life policy by paying premiums directly to Aetna. The cost of the plan is $15 and provides $10,000 in coverage. To learn more, please check www.aetnastudenthealth.com.

**Life insurance policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna). Specific features of life insurance plans vary, depending on state requirements.**

Visit www.aetnastudenthealth.com to learn more.
Vital Savings by Aetna® on Pharmacy is a discount program helping you and your dependents lower your prescription drug costs. Present your card to participating pharmacies and receive a discount at the time of purchase, no claims to file. Enroll online at www.aetnastudenthealth.com.

Price: $25 Student only, $44 Student + 1 Dependent, $63 Student + 2 or more Dependents

The rate above includes both fees for Vital Savings by Aetna® as well as the Connecticut State University System administrative fee.

Vital Savings by Aetna® on Dental* is a dental discount program helping you and your dependents save. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns, and orthodontia (braces). No claims to file. Enroll online at www.aetnastudenthealth.com.

Price: $25 Student only, $44 Student + 1 Dependent, $63 Student + 2 or more Dependents

*Actual costs and savings vary by provider and geographic area.

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The Vital Savings by Aetna® program (the “Program”) is not insurance. The Program does not meet the Minimum Creditable Coverage requirements in Massachusetts. It provides Members with access to discounted fees according to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna discount program. The range of discounts provided under the Program will vary depending on the type of provider and type of service received. The Program does not make payments directly to the participating providers. Each Member must 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, 1-888-BeVital, is the Discount Medical Plan Organization.

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 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!

Learn More!

Go to www.aetnastudenthealth.com to learn more or call 1-877-375-4244.

This material is for information only. Health/Dental benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable Connecticut insurance law. If any discrepancy exists between this pamphlet and the Master Policy/Group Agreement, the Master Policy/Group Agreement will govern and control the payment of benefits. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: GR-96134.

Fraud Language – GENERAL

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.

THIS LIMITED HEALTH BENEFITS PLAN DOES NOT PROVIDE COMPREHENSIVE MEDICAL COVERAGE. IT IS A BASIC OR LIMITED BENEFITS POLICY AND IS NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS PLAN IS NOT DESIGNED TO COVER THE COSTS OF SERIOUS OR CHRONIC ILLNESS. IT CONTAINS SPECIFIC DOLLAR LIMITS THAT WILL BE PAID FOR MEDICAL SERVICES WHICH MAY NOT BE EXCEEDED. IF THE COST OF SERVICES EXCEEDS THOSE LIMITS, THE BENEFICIARY AND NOT THE INSURER IS RESPONSIBLE FOR PAYMENT OF THE EXCESS AMOUNTS.

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