A Student Health Insurance Plan Customized for You!

Deadline sensitive

Brought to you by Tulane University and Aetna Student Health

2011-2012
Dear Student:

The University requires that all Full-Time students carry adequate medical insurance while attending Tulane University. Full-Time students must either enroll in the Student Health Insurance Plan or waive Plan participation by providing proof of alternative adequate coverage. Full-Time students who fail to either enroll in the Plan or waive enrollment by the deadline will be automatically enrolled in and charged for the Plan.

Part-Time students, students with Dissertation/Research status, and Executive Management Program students are not automatically enrolled but are eligible for the Plan and may voluntarily enroll themselves.

Students who are enrolled in the Plan may voluntarily enroll their eligible dependents. The deadline to waive or enroll is September 19, 2011. If you have questions regarding the Student Health Insurance Plan, please contact Aetna Student Health at (877) 375-7909, Monday – Friday 8:30 a.m. to 5:30 p.m. EST.

Sincerely,
Tulane University

The Tulane University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.

Visit [www.aetnastudenthealth.com/tulane](http://www.aetnastudenthealth.com/tulane) to learn more.
Who
Is Aetna Student Health?

Aetna Student Health, a leader in student health, works with Tulane University to offer a student health insurance plan. We have worked with universities and colleges across the country for 30 years to provide coverage to students like you. These customized plans include access to an expansive nationwide network of doctors, hospitals and specialists. These are some of the advantages you receive with an Aetna Student Health Insurance Plan:

- Coverage anywhere – at school, home or traveling, plus you are covered in the summer.
- Access to savings on dental, vision, and pharmacy services when you need it.
- Easy payment – included in your tuition billing.
- Access to travel assistance services, including emergency assistance – available 24/7.
- Dental insurance – a plan that makes it easy to keep your smile.
- Stay well, get fit and save money with access to discounts on massages, vitamins, oral health care products, and acupuncture, to name a few.

Visit www.aetnastudenthealth.com/tulane to learn more.
Your Benefits at a Glance

The Student Health Insurance Plan helps keep health care cost effective. Please check with either of the Tulane Student Health Centers to see if there is a referral requirement.

Here is a brief description of the Plan benefits.

<table>
<thead>
<tr>
<th>Benefit Maximum</th>
<th>$250,000 per Condition per Policy Year</th>
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</thead>
<tbody>
<tr>
<td>Prescription Maximums</td>
<td></td>
</tr>
<tr>
<td>Tulane University SHS</td>
<td>$1,500 per Policy Year (100% of Negotiated Charge following a $15 Copay for each Brand-Name Prescription Drug or Generic Prescription Drug)</td>
</tr>
<tr>
<td>Aetna Student Health</td>
<td>$750 per Policy Year (100% of Negotiated Charge following a $30 Copay for each Brand-Name Prescription Drug or a $15 Copay for each Generic Prescription Drug)</td>
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</tbody>
</table>

Expenses

<table>
<thead>
<tr>
<th>Deductibles per Policy Year:</th>
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</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
</tr>
<tr>
<td>Family Deductible</td>
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</table>

<table>
<thead>
<tr>
<th>Coinsurance (after Deductible):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Care: 100% of Negotiated Charge up to Benefit Maximum</td>
</tr>
<tr>
<td>Non-Preferred Care: 50% of Recognized Charge up to $5,000 per Covered Person per Policy Year, 100% thereafter</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Out-of-Pocket Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Preferred Care: $5,000 per Covered Person or Family per Policy Year</td>
</tr>
</tbody>
</table>

Inpatient Hospitalization

Covered at the Coinsurance level above

Emergency Room

Covered at the Coinsurance level above

X-ray and Lab

Covered at the Coinsurance level above

The Plan will pay benefits in accordance with any applicable Louisiana insurance law. The Tulane 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 Tulane University brochure carefully before deciding whether this plan is right for you. While this document and the Tulane University Student Health Insurance Plan 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 Tulane University, you may view it online at [www.aetnastudenthealth.com/tulane](http://www.aetnastudenthealth.com/tulane) or you may contact us at (877) 375-7909.

This plan will never pay more than $250,000 per Condition per Policy Year; more than $250 per visit per Policy Year for a Consultation or Specialist expense; or more than $2,250 per Policy Year for Prescription Drugs. 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.

Where

Can I Go for Service?

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 (doctors, specialists, facilities) subject to any specific Plan restrictions that may apply. Coverage may be reduced if you do not get a referral from the Tulane Student Health Center. However, when you visit Student Health Services first, you’ll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit [http://www.aetnastudenthealth.com/tulane](http://www.aetnastudenthealth.com/tulane).

The University has two Student Health Centers, located at:

Uptown Campus – Building 92
New Orleans, LA 70018
(504) 865-5255

Downtown – HSC Campus
261 Elk Place
(504) 988-6169

*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.

Visit [www.aetnastudenthealth.com/tulane](http://www.aetnastudenthealth.com/tulane) to learn more.
Rates

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Basic Medical Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual</td>
</tr>
<tr>
<td></td>
<td>8/19/11 – 8/18/12</td>
</tr>
<tr>
<td>Student*</td>
<td>$2,002</td>
</tr>
<tr>
<td>Spouse</td>
<td>$3,422</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$2,764</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 Tulane University’s administrative fee.

How

And When Do I Enroll in the Plan?

**Full-Time Students – Enroll or Waive**

Tulane University requires that all Full-Time students carry adequate medical insurance while attending Tulane University. Full-Time students must either enroll in the Student Health Insurance Plan or waive Plan participation by providing proof of alternative adequate coverage. Full-Time students who fail to either enroll in the Plan or waive enrollment by September 19, 2011 will be automatically enrolled in and charged for the Plan.

The premium for the Plan will be added to your tuition bill, split between the Fall and Spring semesters. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form. To complete the Online Waiver Form, visit http://www.aetnastudenthealth.com/tulane.

Waiver submissions may be audited by Tulane University, 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.

**All Other Students - Voluntary Enrollment**

Part-Time students taking at LEAST six credit hours (unless they have less than six credit hours to complete for their degree), students with Dissertation/Research status, and Executive Management Program students are eligible but are not automatically enrolled in the Plan. You MUST complete the online enrollment form to obtain coverage under the Plan. Online students or distance learning students taking home study, correspondence, or television courses are not eligible to enroll in this Plan.

Dependents

To enroll your dependents, including those previously covered, you MUST complete the online enrollment form to obtain coverage under the Plan. To enroll the eligible dependent(s) of a covered student, please see the instructions below. Follow the prompts for dependent enrollment.

Enrollment Instructions:

- Go to http://www.aetnastudenthealth.com/tulane.
- Select your student group on the left, click on “Enroll: Dependents.”

Enrollment Deadline Dates

| Fall – September 19, 2011 |
| Spring – February 6, 2012 |

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 the complete list of additional services and search for providers, visit www.aetnastudenthealth.com/tulane.

- **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.

Visit www.aetnastudenthealth.com/tulane to learn more.
■ 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.

■ Emergency Travel Assistance Services and Medical Evacuation: Access to travel assistance services including emergency assistance – available 24/7.

■ 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.

Optional Products:

Aetna Health ConnectionsSM Disease Management Program: This program addresses over 35 health conditions, using smart technology and supportive services to personalize your experience. The program helps you learn ways to improve your health. Our CareEngine® system compares your health data with over 1,000 current evidence-based guidelines of care. It runs constantly to identify safety risks and solutions, opportunities for better care and program services that can help you reach your health goals. You may receive a call or letter, depending on the situation. Or, to get started right away, call us at (866) 269-4500.

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 http://www.aetnastudenthealth.com/tulane.

■ Student: $25
■ Student + 1 dependent: $44
■ Student + 2 of more dependents: $63

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 http://www.aetnastudenthealth.com/tulane.

■ Student: $25
■ Student + 1 dependent: $44
■ Student + 2 of more dependents: $63

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

Vital Savings by Aetna® on Pharmacy and Dental* is a discount program helping you and your dependents save on prescription drug costs and a wide array of dental services. Enroll online at http://www.aetnastudenthealth.com/tulane.

Save time and money on enrollment fees by joining both programs in one step. In most instances, for dental, savings range from 15-50 percent on services from general dentistry and cleanings to root canals, crowns, and orthodontia (braces). No claims to file.

■ Student Only: $40
■ Student + 1 dependent: $70
■ Student + 2 dependents: $100

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 services. 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.

Visit www.aetnastudenthealth.com/tulane to learn more.
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 http://www.aetnastudenthealth.com/tulane to learn more or call (877) 375-7909.

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable Louisiana 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 healthcare or guarantee access to health services. 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.

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.

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