Dear Student and Family:

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 enrollment in the Plan by providing proof of alternative adequate coverage. Full-time students who fail to either enroll in the Plan or waive enrollment by the deadlines will be automatically enrolled in and charged for the Plan.

Part-time students, students with dissertation/research status, and executive program students are not automatically enrolled but are eligible for the Plan and may voluntarily enroll themselves.

Students who are insured on the Plan may voluntarily enroll their eligible dependents. The deadline to waive or enroll is September 20, 2010. 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 (ALIC) 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.
About

Aetna Student Health

Aetna Student Health, a leader in student health, offers the Tulane University sponsored 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 the 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, weight management, and acupuncture to name a few. You will also have access to the following programs:

- **Quit Tobacco Cessation Program** – A one-year program with personal coaching, interactive web tools and motivational materials to create healthy habits.
- **Beginning Right® Maternity Program** – Give your pregnancy and baby a healthy start.

www.aetnastudenthealth.com
Benefits at a glance
Here is a brief description of the Plan benefits. Please check with your student health center to see if there is a referral requirement.

<table>
<thead>
<tr>
<th>Aggregate Maximum</th>
<th>$250,000 per Condition per Lifetime</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tulane University SHS Prescription Maximum</td>
<td>$1,500 per Policy Year</td>
</tr>
<tr>
<td>Aetna Student Health Pharmacy Maximum</td>
<td>$750 per Policy Year</td>
</tr>
<tr>
<td>Individual Deductible</td>
<td>$250 for Preferred Care $500 for Non-Preferred Care</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$750 for Preferred Care $1,500 for Non-Preferred Care</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Preferred</th>
<th>Non-Preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician’s Office Visit</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>X-ray and Lab</td>
<td>80%</td>
<td>50%</td>
</tr>
</tbody>
</table>

The Plan will pay benefits in accordance with any applicable Louisiana insurance law.

The University has two Student Health Centers, located at:

**Tulane University Student Health Service**

**First Stop, Student Health Services.** When you need care, visit Student Health Services as your first stop. You will generally pay less out of your own pocket for care, plus they can provide many of the routine health services you need. If you need care they can’t provide, they’ll usually refer you to a doctor or other health care provider who belongs to Aetna’s Preferred Provider* network including doctors, specialists and facilities.

www.aetnastudenthealth.com/schools/tulane.

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

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

<table>
<thead>
<tr>
<th>Basic Medical Plan</th>
<th>Coverage</th>
<th>Annual 8/19/10 – 8/18/11</th>
<th>Spring 1/6/11 – 8/18/11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student*</td>
<td>$1,754</td>
<td>$1,092</td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td>$2,962</td>
<td>$1,828</td>
<td></td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$2,392</td>
<td>$1,475</td>
<td></td>
</tr>
</tbody>
</table>

*The rate above includes both premium for the Student Health Plan underwritten by Aetna Life Insurance Company, as well as Tulane University’s administrative fee.

How to enroll

**Hardwaiver Students**

Full-time students will be automatically enrolled into the Plan unless a waiver is submitted by **September 20, 2010**. All other students taking at LEAST six credit hours (unless they have less than six credit hours to complete for their degree) or classified as dissertation (including Teaching Assistants, Graduate Assistants and Research Assistants) are eligible to enroll voluntarily BUT will not be required to complete a waiver.

The premium for the Plan will be added to your tuition bill. 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 [www.aetnastudenthealth.com/schools/tulane](http://www.aetnastudenthealth.com/schools/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.

**Voluntary Enrollment**

Part-time, dissertation, Executive Program students and previously enrolled dependents 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**

Eligible students who do enroll in the Student Health Insurance Plan may also insure their dependents. Eligible dependents are the lawful spouse, domestic partner, and unmarried, dependent children and dependent, unmarried grandchildren in the legal custody of the grandparent; under 21 years or 24 years of age, if a full-time dependent student at an accredited college, university, vocational, technical, vocational-technical, trade school or institute, or secondary school, who are not self supporting. Enrollment and waivers may be completed at [www.aetnastudenthealth.com/schools/tulane](http://www.aetnastudenthealth.com/schools/tulane). Follow the prompts for dependent enrollment.
purchases at the Zagat online store. The Zagat website provides subscribers access to reviews of over 40,000 restaurants, nightspots, hotels and attractions around the world.

- **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.
- **Health and Wellness Portal** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **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.
- **Emergency Travel Assistance Services**
- **Quit Tobacco Cessation Program** – Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads®, a leading provider of tobacco cessation programs. You’ll get personal attention from health professionals that can help find what works for you.
- **Aetna Specialty Pharmacy** provides specialty medications and support to members living with complex, chronic conditions. These medications are usually injected or infused, or some may be taken by mouth. Custom compounded doses and forms are also available. For additional information please go to [www.AetnaSpecialtyRx.com](http://www.AetnaSpecialtyRx.com).

Discount programs 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.

### Enrollment Instructions:
- Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).
- Search for your school.
- Once in the “Plans and Products Offered to You” section click on “Enroll”.

### Enrollment deadline dates

<table>
<thead>
<tr>
<th>Fall</th>
<th>September 20, 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring</td>
<td>February 7, 2011</td>
</tr>
</tbody>
</table>

## And There’s More…

Our Plan offers more than just health insurance coverage. It also offers you access to these important programs and services.

- **Aetna BookSM Discount Program** – Access to a 10% discount on any book or DVD online purchase from the [MayoClinic.com Bookstore](http://MayoClinic.com Bookstore).
- **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™](http://GlobalFit™).
- **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. In addition, discounts are available 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 Jenny Craig® weight loss programs and products. Also, access to a 30% discount on monthly eDiets membership dues. eDiets is an online diet, fitness and healthy living website.
- **Zagat Discounts** – Access to a 30% discount on a one-year online subscription fee to [Zagat.com](http://Zagat.com) that allows a 25% discount on all purchases at the Zagat online store. The Zagat website provides subscribers access to reviews of over 40,000 restaurants, nightspots, hotels and attractions around the world.
Optional Products:

**Vital Savings℠ 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.

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

**Vital Savings℠ on Dental** is a dental discount program helping you and your dependents save – with one low annual fee of $25 per person. 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.

Student + 1 dependent = $44
Student + 2 of more dependents = $63

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

**Vital Savings℠ 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 www.aetnastudenthealth.com. 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 provides Members with access to discounted fees pursuant to Aetna® discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to 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, (877) 698-4825, is the Discount Medical Plan Organization.

With our Aetna Dental® PPO insurance plan, participating dentists have agreed to provide services at a negotiated rate for covered services, and may provide reduced fees for certain non-covered services such as cosmetic tooth whitening, so you generally pay less out of pocket. Enroll and search dentists online at www.aetnastudenthealth.com.

<table>
<thead>
<tr>
<th>Fall</th>
<th>Spring/Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$396</td>
</tr>
<tr>
<td>Spouse Only</td>
<td>$383</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$453</td>
</tr>
</tbody>
</table>

* Discounts for non-covered services may not be available in all states. In Texas, the Participating Dental Network, (“PDN”) may be entitled a dental “Preferred Provider Organization” in certain plan description and marketing materials. Despite this terminology, the PDN is not a PPO plan in Texas. Future plan materials will be adjusted to reflect the more accurate PDN designation. The Aetna Dental PDN insurance plan is underwritten by Aetna Life Insurance Company.

Learn More!
Go to www.aetnastudenthealth.com 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. 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted 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. Aetna may receive a percentage of the fee you pay to the discount vendor. Vital Savings by Aetna is not available in Vermont or Montana. Vital Savings by Aetna provides participants with access to a network of independent practicing providers. The availability of a particular provider cannot be guaranteed and provider network composition is subject to change. Aetna does not provide dental, medical, vision or other health care/treatment and is not responsible for outcomes. All care is the responsibility of the treating provider, in consultation with the participant. Selection of a program provider is also the responsibility of the participant and is not based on any representations by Aetna. Program providers are solely responsible for the products and services they provide. Aetna does not endorse any vendors, products or services associated with this program. The non-dental discounts are rate-access programs. Aetna does not recommend the self management of health problems, nor do we promote any particular form of medical treatment. Oklahoma form numbers for discount programs are: GR-96402-02 04-09

© 2010 Aetna Inc.