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Miami University Regionals

2020-2021 Student Health Insurance Plan Highlights

www.aetnastudenthealth.com

(844) 277-2375

Policy Number: 867929



What is the Plan about?

Aetna Student Health, working with Miami University, offers a student-focused health insurance plan that covers students at school and at home. You get access to Aetna's nationwide network of participating doctors, hospitals, pharmacies and specialists throughout the country.

Who is eligible?

All Miami University full-time domestic students (undergraduates taking 12 or more credit hours or graduate students taking 9 or more credit hours) are eligible to enroll in the Student Health Insurance Plan. The online enrollment form can be found at www.aetnastudenthealth.com/miamioh.

All registered international students are required to be enrolled in the Miami-sponsored Plan.

Learn More!

Read all the Plan documents before deciding whether to enroll. You'll learn about the full Plan benefits, what things are not covered, enrollment dates, and eligibility rules. To view online, go to www.aetnastudenthealth.com/miamioh.

How much does it cost?

Coverage Period	Annual 08/01/20-07/31/21	Spring/Summer 01/01/21-07/31/21
<i>Deadline Dates</i>	<i>08/01/20</i>	<i>01/31/21</i>
Student Only	\$1,636	\$950
Spouse or Same-Sex Domestic Partner	\$1,636	\$950
One Child	\$1,636	\$950
Two or More Children	\$3,272	\$1,900

All insurance coverage is subject to applicable state form and rate filing approval and, once approved to the terms of the Master Policy. We have not yet received approval from the state insurance department for the 2020-2021 benefits and rates described in this document. As part of the approval process, the State may require us to make changes to the benefits and/or rates. We will notify you if that happens.

Here's a brief description of the Plan benefits:

	In-Network Provider	Out-of-Network Provider
Plan Maximum	Unlimited	
Annual Deductible Individual:	\$350 Per Policy Year/Combined Per Individual	
Annual Out-of-Pocket Limit		
Individual:	\$1,500 Per Individual	\$5,000 Per Individual
Family:	\$5,000 Per Family	\$10,000 Per Family
Physician or Specialist Office Visit	80% after Deductible	60% after Deductible
Inpatient Hospitalization	80% after Deductible	60% after Deductible
Emergency Room	80% after Deductible	80% after Deductible
Prescription Drugs <i>(30-day supply, No policy year deductible applies; Mail Order available at 2.5 times retail copay)</i>	Prescriptions paid at 100% of the Negotiated Charge after the following copays <i>(includes Specialty drugs):</i> \$15 Copay for Preferred Generic Drugs \$40 Copay for Preferred Brand Drugs \$70 Copay for Non-Preferred Drugs	Prescriptions paid at 100% of the Recognized Charge after the following copays <i>(includes Specialty drugs):</i> \$15 Copay for Preferred Generic Drugs \$40 Copay for Preferred Brand Drugs \$70 Copay for Non-Preferred Drugs
Preventive Care	100% <u>not</u> subject to Deductible	60% after Deductible
Other Covered Services <i>(Check your policy or Plan document for other covered services and your costs for these services.)</i>	<ul style="list-style-type: none"> • Chiropractic Care • Private Duty Nursing • Routine eye care (Adult) • Gender Reassignment (Sex Change) Treatment Expense 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Fitness/Exercise Programs
Services Your Plan Generally Does NOT Cover <i>(Check your policy or Plan document for more information and a list of any other excluded services.)</i>	<ul style="list-style-type: none"> • Acupuncture (Except when used in lieu of other anesthesia) • Cosmetic surgery • Dental care (Adult) 	<ul style="list-style-type: none"> • Long Term Care • Routine Foot Care • Weight loss programs

These are brief highlights of the Student Health Plan. The Plan is available for Miami University students and their eligible dependents. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Policy issued to you and may be viewed online at www.aetnastudenthealth.com/miamioh. If there is a difference between this Plan Highlight and the Master Policy, the Policy will control.

The Miami University Student Health Insurance Plan is underwritten 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).

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call [insert phone number].

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

TTY: 711

To access language services at no cost to you, call 1-844-277-2375.

Para acceder a los servicios de idiomas sin costo, llame al 1-844-277-2375. (Spanish)

如欲使用免費語言服務，請致電 1-844-277-2375。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-844-277-2375. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-844-277-2375. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-844-277-2375 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-844-277-2375. (Arabic)

Pou jwenn sèvis lang gratis, rele 1-844-277-2375. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-844-277-2375. (Italian)

言語サービスを無料でご利用いただくには、1-800-###-#### までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-###-#### 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-844-277-2375 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-844-277-2375. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-844-277-2375. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-844-277-2375. (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-844-277-2375. (Vietnamese)