How SHIP Works

2018-2019 Student Health Insurance Plan
# Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terms to Know</td>
<td>3</td>
</tr>
<tr>
<td>How Does Insurance Work?</td>
<td>5</td>
</tr>
<tr>
<td>How SHIP Works</td>
<td>6</td>
</tr>
<tr>
<td>Student Health Services Referral</td>
<td>7</td>
</tr>
<tr>
<td>Aetna PPO</td>
<td>8</td>
</tr>
<tr>
<td>How to Find a Doctor</td>
<td>9</td>
</tr>
<tr>
<td>ID Cards</td>
<td>15</td>
</tr>
<tr>
<td>SHIP Medical Benefits</td>
<td>17</td>
</tr>
<tr>
<td>Prescription Drug Benefits</td>
<td>18</td>
</tr>
<tr>
<td>Your Relation Student Health Web Page</td>
<td>19</td>
</tr>
<tr>
<td>Contact Information</td>
<td>20</td>
</tr>
</tbody>
</table>
Terms to Know

- **Claim.** The total bill for an illness or injury.

- **Coinsurance.** Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plan’s allowed amount for an office visit is $100 and you’ve met your deductible, your coinsurance payment of 20% would be $20. The health insurance or plan pays the rest of the allowed amount.

- **Copay.** A fixed amount (for example, $15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

- **Deductible.** The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is $1,000, your plan won’t pay anything until you’ve met your $1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.
Terms to Know (continued)

• **Exclusions.** Specific conditions or situations that are *not* covered by the plan.

• **Network.** The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

• **Preferred Allowance (PA).** The negotiated amount payable for in-network providers.

• **Exclusive Provider Organization (EPO).** A healthcare plan where services are covered only if you go to the doctors, specialist, or hospitals in the plan’s network (except in an emergency).
How Does Insurance Work?

• In general, insurance works by creating a large pool of resources out of which claims are paid.

• With health insurance, a group of people pay premiums to an insurance company, and the insurance company pays an agreed-upon portion of the charges when a member utilizes services from a healthcare provider.

• Not everyone who pays a premium will have medical expenses, but some people will have medical expenses well above the premium they paid.

• Insurance may seem expensive, until you really need it!
How SHIPs Work

- Your school selects a plan, and eligible students pay the cost to be enrolled in that plan.
- When an insured person gets sick, the insurance company pays the company’s portion of the coinsurance for the insurance claim.
- After the insurance company pays, you are billed for the remainder of the charges.
A Student Health Services (SHS) referral is required for non-emergency care within a 25-mile radius from campus, unless SHS is closed or for certain preventive care.

Tranquada Student Services Center
757 College Way, 1st Floor
Claremont, CA 91711
Phone number: **(909) 621-8222**

Monday, Tuesday, Friday: 8:00 a.m. – 5:00 p.m.
Wednesday: 8:00 a.m. – 7:00 p.m.
Thursday: 9:00 a.m. – 5:00 p.m.
Aetna EPO

• The EPO for your insurance plan is Aetna. EPO stands for Exclusive Provider Organization. It is a network of doctors, specialists, and hospitals that accept the Claremont College insurance plan. All participating EPO providers (in-network) listed on the website www.aetna.studenthealth.com are available to you for consultation and treatment. Always check with the doctor or medical facility directly to confirm that they are still a participating EPO provider in-network before you receive treatment.

• It is best to locate a doctor, urgent care center, and emergency room in the EPO network before you get sick. If you do not use an EPO provider, your charges will not be covered except in the case of an emergency.

• Each college of the Claremont Consortium has their own school page on www.aetna.studenthealth.com. On these pages, you can find plan materials, ways to find a provider in-network, and your ID card.
How to Find a Doctor

Welcome to Aetna Student Health

To find an EPO provider, visit www.aetnastudenthealth.com and enter the name or abbreviation of your school here.
How to Find a Doctor

Click on “Find a doctor, hospital or pharmacy”
How to Find a Doctor

Check the DocFind® online directory

Use the DocFind online directory to find doctors, hospitals and pharmacies that participate in our network. The easy-to-use search tool lets you find the right provider in a snap. Just enter a name, ZIP code, condition, procedure or specialty in the search box. You'll also find maps, directions and more. When you visit health care providers in this network, it will be more cost-effective.

Your Aetna Student Health Plan allows you to choose where to receive care from a network provider*, or a provider outside the network.

Click on “Go to DocFind”
Find a Doctor, Dentist, or Facility

Search for: [Enter name, specialty, procedure or condition] in [Zip code or city, state]

Enter your search criteria
How to Find a Doctor

A window will populate asking you to select a network. You should select the network on your ID card. The network name is located in the upper left-hand corner of your ID card & should match one of the options listed.

Note: This is a photo example, please be sure to review your ID card to find the appropriate network.

Select your plan (Student Health Plan)
How to Find a Doctor

A list of providers/facilities will be displayed based on your search criteria.
Permanent ID Card

You can Print your ID Card from your Aetna school page.

Enter your information and press Submit. You can print from there.
Temporary ID Cards

You can also download a temporary ID card from your Ascension school page at www.4studenthealth.com. Under “Helpful Quick Links, click the “Temporary ID Card” icon.

Enter your name and student ID number on the PDF. This temporary card can be used to verify your coverage by using the Member number listed on the card.
SHIP Medical Benefits

- The Aetna Student Health Insurance Plan will pay the following amounts for covered services subject to limitations and exclusions:

<table>
<thead>
<tr>
<th></th>
<th>Student Health Services</th>
<th>Aetna Preferred Provider</th>
<th>Non-Preferred Provider</th>
</tr>
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<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Waived</td>
<td>$500 per person, per policy year*</td>
<td>None</td>
</tr>
<tr>
<td><strong>Covered Percentage</strong></td>
<td>100% for covered services</td>
<td>80% of the negotiated charge, after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>None</td>
<td>$20 per visit</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Urgent Care Copay</strong></td>
<td>None</td>
<td>$20 per visit</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Emergency Room Copay</strong></td>
<td>N/A</td>
<td>$100 per visit (waived if admitted)</td>
<td>$100 per visit (waived if admitted)</td>
</tr>
<tr>
<td><strong>Prescription Drug Copays</strong></td>
<td>N/A</td>
<td>$20 generic/ $40 formulary brand/ $60 non-formulary brand</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td>$7,350 per person ($14,700 per family) per policy year</td>
<td></td>
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* Deductible waived if referred by SHS or if SHS is closed.
Prescription Drug Benefits

- The Pharmacy Benefit Manager for this plan is Aetna Pharmacy Management (Formulary: Aetna Value Plus). Only prescriptions filled at Aetna pharmacies are covered. For more information, visit the Aetna website, or view the formulary on your school page at www.4studenthealth.com.
  - Generic $20 Copay
  - Formulary Brand Name $40 Copay
  - Non-formulary Brand Name $60 Copay

- You can find a network pharmacy the same way you would find a doctor or hospital on your Aetna school web page.
Your Relation Student Health Web Page

- Additional information about your insurance plan can also be found on your Ascension school web page at [www.4studenthealth.com](http://www.4studenthealth.com).
  1. Find your school from the drop down menu.
  2. Select Your Plan (Student Health Insurance Plan 2017-2018).
  3. Click View Your Plan.”

- On your school web page, you can find important messages as well as helpful quick links and more instructions on how to use your insurance.
Contact Information

- For eligibility or enrollment, contact:
  Ascension
  (800) 537-1777
  P.O. Box 240042
  Los Angeles, CA 90024
  www.4studenthealth.com

- For benefit or claims questions, contact:
  Aetna Customer Service
  (877) 480-4161
  Student Health Services
  (909) 621-8222
  Tranquada Student Services Center
  757 College Way, 1st Floor
  Claremont, CA 91711