



The Claremont Colleges

How SHIP Works

2018-2019 Student Health Insurance Plan

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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.



The University selects the insurance plan.
Students pay the insurance premium.



The company collects the premium and assumes risk.



When you go to the doctor, the company pays
their portion of the charges
(80% PPO, non-PPO no coverage except in case of emergency).



You are billed for your portion of the charges (20% PPO).

Student Health Services Referral



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



[Aetna Navigator](#) | [Contact Us](#) | [Administrators](#)

Welcome to Aetna Student Health

Get started

Select your college or university

Select your college or university



[View your school](#)

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



How to Find a Doctor

The screenshot shows the Aetna website interface for the Claremont Graduate University student health insurance plan. At the top, the Aetna logo is on the left, and navigation links for 'Select School', 'Aetna Navigator', 'Contact Us', and 'Administrators' are on the right. Below the header, a navigation bar includes 'My School', 'Find a Doctor, Hospital or Pharmacy' (which is highlighted), and 'Members'. A legal notice link is also present. The main content area features the Claremont Graduate University logo on the left and a welcome message on the right. The welcome message states that Aetna Student Health gives access to care through a network of providers and provides a customer service number. Below this, there are four action buttons: 'Enroll', 'Find a doctor, hospital or pharmacy', 'Print your ID card', and 'View your insurance plan details'. Each button has a corresponding icon and a brief description of the action.

aetna®

Select School | Aetna Navigator | Contact Us | Administrators

My School Find a Doctor, Hospital or Pharmacy Members

Legal notices: Health benefits & health insurance plans contain exclusions and limitations >

 **Claremont**
GRADUATE UNIVERSITY

Welcome to the Claremont Graduate University student health insurance plan

Aetna Student HealthSM gives you access to care by working closely with your school and with a network of doctors, hospitals, pharmacies and specialists throughout the country.

For more information, contact customer service at **877-480-4161**.

 **Enroll >**
Enroll in the medical plan.

 **Find a doctor, hospital or pharmacy >**
Use this convenient tool to easily locate Aetna participating network providers.

 **Print your ID card >**
Do you need a temporary ID card?

 **View your insurance plan details >**
Find information about your coverage, benefits, deductibles and more.

Click on **“Find a doctor, hospital or pharmacy”**

How to Find a Doctor



[Select School](#) | [Aetna Navigator](#) | [Contact Us](#) | [Administrators](#)

[My School](#) [Find a Doctor, Hospital or Pharmacy](#) [Members](#)



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.

[Go to DocFind >](#)

Click on **“Go to DocFind”**

How to Find a Doctor



[Search Tips & FAQs](#)

[Directories & Resources](#)

[Patient Safety & Quality](#)

This directory is to be used for students and dependents on student health and student discount programs offered by Aetna Student Health.

All Aetna Student Health Members can use this site to easily locate Aetna participating network providers. If you are interested in a particular Aetna provider, you can view detailed information (i.e. hospital affiliation, medical school, languages spoken) about that provider by clicking on the Details button.

This site is specific to Aetna Student Health; however, links from this site may direct you to the Aetna public site which would include information regarding other Aetna plans.

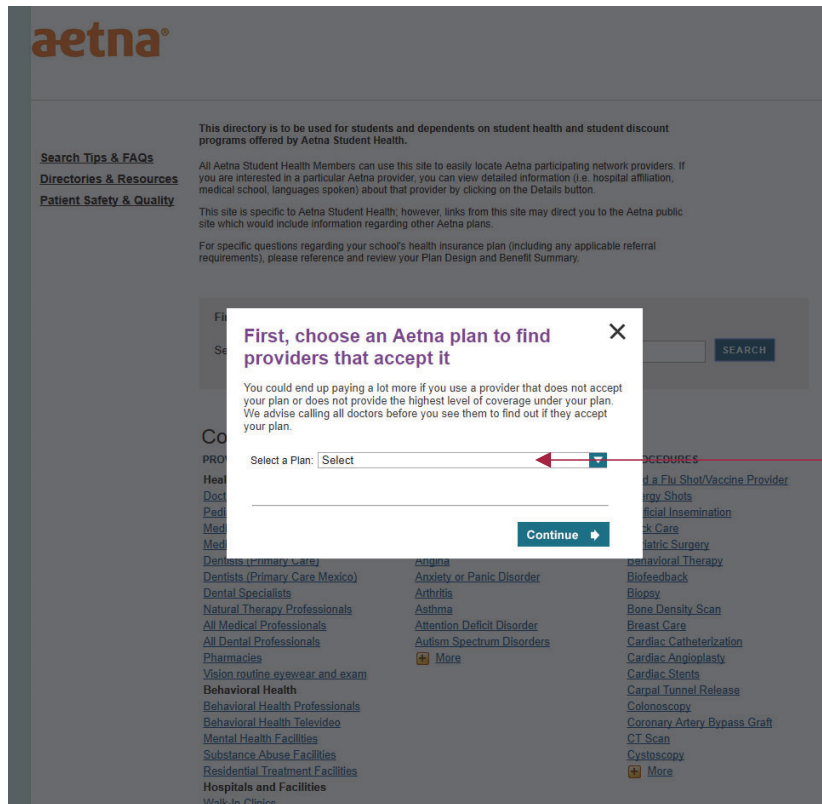
For specific questions regarding your school's health insurance plan (including any applicable referral requirements), please reference and review your Plan Design and Benefit Summary.

Find a Doctor, Dentist, or Facility

Search for in [SEARCH](#)

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



[START A NEW SEARCH](#)
[Search Tips & FAQs](#)
[Directories & Resources](#)
[Patient Safety & Quality](#)

Narrow your results

Distance:
Select:

Keep Your Costs Down
You will pay more if you choose an out-of-network doctor. [Learn More](#)

Other Important Information

Find a Doctor, Dentist, or Facility

Search for in [SEARCH](#)

See Important Notice About Participating Providers [below](#)

Selected Plan: Student Health Plans [Change](#)

Results: 1-25 | [26-50](#) | [51-75](#) | [76-100](#) | [101-125](#) | [126-150](#) | [151-175](#) | [176-200](#) | [201-225](#) | [226-250](#) | [251-275](#) | [>>](#)

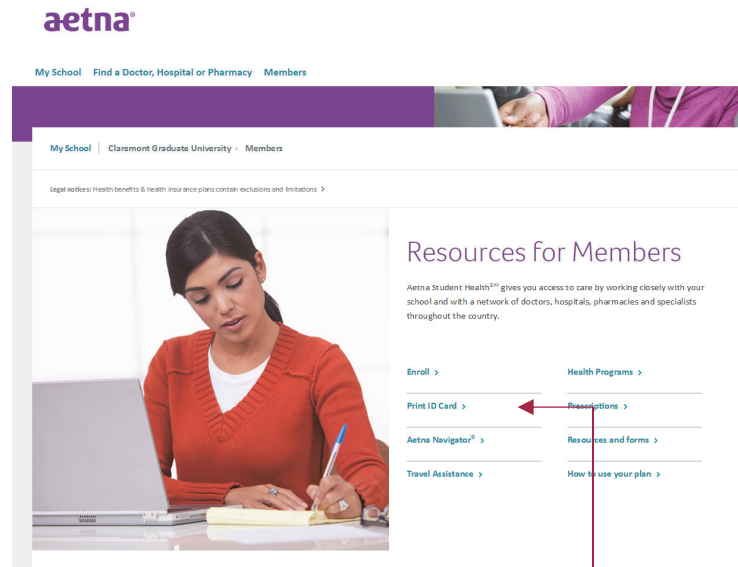
Sort By



Distance	Name	Plan Information	Other
 11.42mi	Rapid Care Walkin Med Grp, Inc. 1130 West Olive Avenue, Burbank, CA 91506 Phone: (818) 843-8555 Specialties: Family Practice; Emergency Medicine	 In network	
 15.36mi	USC Care Medical Group, Inc. 1520 San Pablo Street, Los Angeles, CA 90033 Phone: (323) 442-5955 Specialties: Family Practice	 In network	
 15.36mi	USC Care Medical Group, Inc. 1510 San Pablo Street, Los Angeles, CA 90033 Phone: (323) 442-5955 Specialties: Family Practice	 In network	

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.

The screenshot shows the 'Print ID Card' page on the Aetna website. At the top, the Aetna logo is on the left, and navigation links 'My School', 'Find a Doctor, Hospital or Pharmacy', and 'Members' are on the right. Below this, a purple banner contains the text 'Print ID Card'. Underneath, a navigation bar shows 'Home | Claremont Graduate University | Members | Print ID Card'. The main content area contains the following text: 'Please complete the fields below in the indicated format to access your Aetna insurance program identification card, which you may print. Please be sure that the identification number and date of birth you enter are the same as those on file with the school.' Below this is a warning: 'If you receive an error message while trying to print your ID card, Please try again in a week. If your medical needs are urgent, or if you feel this to be an error contact the Ascension Enrollment Processing team at 800-537-1777.' The form has two fields: '* Student ID' with a text input box, and '* Date of Birth (MM/DD/YYYY)' with three input boxes for MM, DD, and YYYY. Below these fields is a blue 'Submit' button. A red arrow points from the 'Submit' button to the text on the right side of the slide.

Enter your information and press **Submit**. You can print from there.

Temporary ID Cards

HELPFUL QUICK LINKS



Undergraduate Snapshot
Click here for a brief summary of the undergraduate plan



Graduate Snapshot
Click here for a brief summary of the graduate plan



Insurance ID Card
Log in to the Aetna website to download your Insurance ID card



Temporary ID Card
If unable to log in to the Aetna website, download a Temporary ID Card

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.

2018-2019

TEMP ID CARD

Claremont McKenna College
Student Health Insurance Plan (SHIP)

Below is your Student Health Insurance Plan Temporary Identification Card.
To download your permanent ID card online, create your account at www.aetnastudenthealth.com.
In the meantime, this temporary card can be used to verify your coverage by using the Member # listed on the card.
Use the Student ID # below to verify coverage with Aetna.
If your coverage has not yet been activated and you need to seek treatment or fill a prescription, call Relation Insurance Services at (800) 537-1777.

cut out along dashed line

www.aetnastudenthealth.com

Note: This printed image does not prove membership nor guarantee coverage. For verification of benefits, please call Member Services at the phone number on the front side of this card.

ATTENTION PROVIDERS:
You may use the Student ID number on the front of the card to verify coverage with Aetna.

AETNA
P.O. BOX 981106
EL PASO, TX 79998-1106
Payor ID #: 60054 0315 BIN#: 610502

fold here

2018-2019
Student Health Insurance Plan (SHIP)

Name: _____
Student ID # _____

Your student ID is your member number
Effective Date: 08/30/2018

ATTENTION STUDENTS AND PROVIDERS:
Use the Student ID # above to verify coverage with Aetna.

Group Name: The Claremont Colleges
Group #: 686132
PPO Network: Aetna Elect Choice EPO Preferred Provider
Member Services: (877) 480-4161
Coinsurance: 80% PPO/ Not covered non-PPO
Deductible: \$500 per policy year PPO/ Not covered non-PPO
Office Visit Copays: \$20 per visit PPO/ Not covered non-PPO

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:

	Student Health Services	Aetna Preferred Provider	Non-Preferred Provider
Deductible	Waived	\$500 per person, per policy year*	None
Covered Percentage	100% for covered services	80% of the negotiated charge, after deductible	Not covered
Office Visit Copay	None	\$20 per visit	Not covered
Urgent Care Copay	None	\$20 per visit	Not covered
Emergency Room Copay	N/A	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)
Prescription Drug Copays	N/A	\$20 generic/ \$40 formulary brand/ \$60 non-formulary brand	Not covered
Out-of-Pocket Maximum	\$7,350 per person (\$14,700 per family) per policy year		

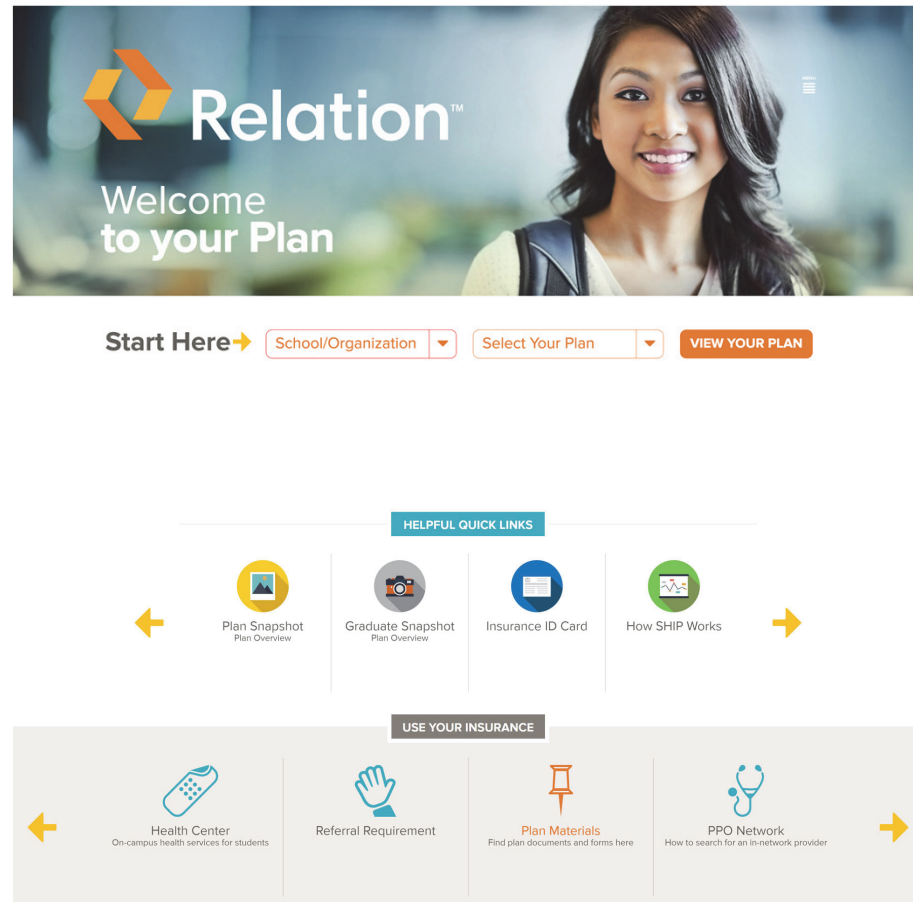
* Deductible waived if referred by SHS or if SHS is closed.

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.
 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