Iowa State University
Student and Scholar Health Insurance Program
2015 – 2016 Plan Year Highlights

Iowa State University Thomas B. Thielen Student Health Center
Most services rendered at the Thielen Student Health Center are covered at 100%.
- Routine medical services
- Lab and diagnostic x-ray services
- Allergy desensitization and immunizations

Referrals
To maximize savings and reduce out-of-pocket expenses, students must initiate treatment at the Thielen Student Health Center, located on the corner of Sheldon Avenue and Union Drive.
- Necessary for medical services off campus, other than a medical emergency
- Necessary for follow-up visits after receiving care in an Emergency Room
- Waived when student is out of the Ames/Des Moines area

Deductible
Separate and different deductibles for out of network providers from in network providers.
Applies to all services outside the Thielen Student Health Center.
- In Network - $450 for single coverage $900 for family coverage
- Out of Network - $600 for single coverage $1,200 for family coverage

Coinsurance
- In Network - 20% of Negotiated Charge
- Out of Network - 40% of Reasonable Charge

Co-Pay for Physical Therapy and Chiropractic
- $10 copay, after the deductible is met, for physical therapy and chiropractic services
- Deductible will be waived for physical therapy at Cyclone Sports Medicine at the TSHC

Out-of-Pocket Maximum
- $4,100 for single coverage
- $8,200 for family coverage
- NOTE: Penalties, premiums, ER copayment, balance-billed charges and health care cost this plan does not cover will NOT apply towards to the out-of-pocket (they are in addition to).

Emergency Room Copayment
- $100 for each emergency room (ER) visit.
- NOT part of the plan year deductible
- Is waived if admitted to the hospital and the insurance company is notified within 24 hours.
  (For weekend admit - you must call on first working day following admit.)

Medical Evacuation & Repatriation
- 100 or more miles from your primary residence
- Unlimited if “On Call” coordinates and pre-approves all Transportation arrangements.

Plan Year Maximum Benefit
- Unlimited per covered person

Prescription Drug Expenses
- In Network - $10 copay Generic Prescription Drugs $20 copay Brand Name Prescription Drugs
- Out of Network - $10 copay plus 20% of Recognized charge for Generic Prescription Drugs
  - $20 copay plus 20% of Recognized charge for Brand Name Prescription Drugs

Visit the SSHIP website at www.hrs.iastate.edu/sship/
for the Aetna Student Health benefit details.
ELIGIBILITY
The ISU Student and Scholar Aetna Medical Insurance Program are available to:
- Registered undergraduate and graduate students for **5 credits or more** (except for those enrolled exclusively in audits), graduate assistants with a ¼ time or more appointment.
- Spouse or domestic partner of students enrolled in the program.
- Unmarried dependent child(ren) under age 26 of the students enrolled in the program.

**What is the cost of the benefits to an Undergraduate and Grad Student?**
Undergraduates and Graduate Students should review the costs below based on the number of family members covered. Premium will be added to your student university account (u-bill).

<table>
<thead>
<tr>
<th></th>
<th>Coverage period</th>
<th>Fall 2015 Fee Assessment</th>
<th>Spring 2016 Fee Assessment*</th>
<th>Total Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td></td>
<td>$599.00</td>
<td>$892.00</td>
<td>$1,491.00</td>
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<tr>
<td>Student and Spouse/Domestic Partner</td>
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<td>$1,244.00</td>
<td>$1,854.00</td>
<td>$3,098.00</td>
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<tr>
<td>Student and 1 Child</td>
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<td>$1,156.00</td>
<td>$1,766.00</td>
<td>$2,922.00</td>
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<tr>
<td>Student and 2 or more Children</td>
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<td>$1,690.00</td>
<td>$2,605.00</td>
<td>$4,295.00</td>
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<tr>
<td>Student, Spouse/Domestic Partner and 1 Child</td>
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<td>$1,778.00</td>
<td>$2,693.00</td>
<td>$4,471.00</td>
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<tr>
<td>Student, Spouse/Domestic Partner and 2 or more Children</td>
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<td>$2,312.00</td>
<td>$3,532.00</td>
<td>$5,844.00</td>
</tr>
</tbody>
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* Only registered students in the Spring 2016 may continue the annual coverage

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<tr>
<td>Student and 1 Child</td>
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<tr>
<td>Student and 2 or more Children</td>
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<td>$2,607.00</td>
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ENROLLMENT and ENROLLMENT CHANGES
Following the initial enrollment period, dependents can only be added when a qualifying event occurs. You MUST enroll each new plan year to continue coverage as an eligible student.

QUALIFYING EVENTS
Marriage, birth of a baby or a spouse/dependent arriving in the United States are examples of QE. (A complete listing is provided in the Benefits Certificate posted on the ISU Student & Scholar Insurance website at [www.hrs.iastate.edu/sship](http://www.hrs.iastate.edu/sship)). Please contact the ISU SSHIP office within 30 days if a qualifying event occurs.

REFUNDS/CANCELLATIONS
Once coverage begins, it is in effect 24 hours a day, at school and during vacation periods, anywhere in the world, until the policy termination date.

No refund of premium or cancellation of the plan will be allowed unless the insured enters military service or withdraws within 30 days after the first day of class, or an individual that graduates fall semester from school. No refund of premium or cancellation of coverage will be made if a claim for payment has been submitted.

How do I enroll?
- Use the online enrollment process through the University AccessPlus system during Open Enrollment.
- Paper enrollment forms for Qualifying Events can be found on at [www.hrs.iastate.edu/sship](http://www.hrs.iastate.edu/sship)

For questions regarding insurance benefits, claims processing and pre-certification requirements call Aetna Student Health at 1-800-466-2381.