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

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
- $7,600 for family coverage

NOTE: Penalties, premiums, ER copayment, balance-billed charges and health care cost this plan does not cover will NOT apply towards 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 SSHP website at www.hrs.iastate.edu/sship/ for the Aetna Student Health benefit details.
**ELIGIBILITY**
The ISU Student and Scholar Aetna Medical Insurance Program is available to:
- Graduate Assistants with a ¼ time or more appointment.
- Spouse or domestic partner of Graduate Assistant 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 for Graduate Assistants?**
The monthly deduction will be taken from payroll each month August to May. Coverage is until the end of plan year.
If hired in May, June or July the monthly deduction will be taken from your summer paychecks for dependent coverage.

<table>
<thead>
<tr>
<th>Graduate Assistant Premiums</th>
<th>Annual Premium</th>
<th>ISU Annual Payment</th>
<th>Grad Assistant Monthly Deduction August to May</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Assistant (GA)</td>
<td>$1,964.00</td>
<td>$1,964.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>GA and Spouse/Domestic Partner</td>
<td>$3,868.00</td>
<td>$1,964.00</td>
<td>$190.40</td>
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<tr>
<td>GA and 1 Child</td>
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<tr>
<td>GA and 2 or more Children</td>
<td>$5,420.00</td>
<td>$1,964.00</td>
<td>$345.60</td>
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<tr>
<td>GA, Spouse/Domestic Partner, and 1 Child</td>
<td>$5,596.00</td>
<td>$1,964.00</td>
<td>$363.20</td>
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<tr>
<td>GA, Spouse/Domestic Partner, and 2 or more Children</td>
<td>$7,324.00</td>
<td>$1,964.00</td>
<td>$536.00</td>
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</tbody>
</table>

**COVERAGE FOR DEPENDENTS**
You may purchase coverage for dependents. The spouse/domestic partner and/or child(ren) of students can only be added by the applicable deadline for the enrollment period or within 30 days of hire date, unless a qualifying event occurs.

**ENROLLMENT**
Coverage for the Graduate Assistant is automatic and the premium for the Graduate Assistant only is paid by their department. No action is needed by GA unless they wish to add dependents to their policy or to request a waiver if they are enrolled in another ISU health insurance plan.

**ENROLLMENT CHANGES**
Following the initial enrollment period, dependents can only be added when a qualifying event occurs or during open enrollment periods.

**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 ISU SSHIP within 30 days if a qualifying event occurs.

**TERMINATION OF COVERAGE**
Resigning or terminating appointments prior to May, coverage ends on the last day of the month in which the appointment ends. Otherwise, coverage ends on August 11, 2016.

**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?**
- Enrollment is automatic for Graduate Assistant
- To add family members use the Enrollment form found 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.