Iowa State University
Student 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 - Student pays before plan will pay
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 - portion of each service student pays after the deductible is paid by student
- 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 – the maximum a student will play during plan year from their own funds
- $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 to the out-of-pocket (they are in addition to).

Emergency Room Copayment
- $100 for each emergency room (ER) visit. Student pays this copayment
- 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.