Iowa State University Student and Scholar Health Insurance Program
2012-2013 Plan Year Highlights

Iowa State University Thomas B. Thielen Student Health Center

- Routine medical services.
- Lab and diagnostic x-ray services.
- Allergy desensitization and immunizations.

\textit{Most} services rendered at the Thielen Student Health Center are covered at 100%.

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 Medical Emergency.
- Necessary for follow visits after Emergency Room visit.
- 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.

- $300 for single coverage/$600 for family coverage – in network.
- $600 for single coverage/$1200 for family coverage – out of network.
- Applies to all services outside the Thielen Student Health Center.

Coinsurance and Providers

- 20\% (of Negotiated Charge) if using a network or preferred provider.
- 40\% if using a non-network or non-preferred provider (of Reasonable Charge).

Co-Pay for PT and Chiropractic

- $10 co-pay, after the deductible is met, for physical therapy and chiropractic services (deductible will be waived for physical therapy at Cyclone Sports Medicine).
- Coinsurance DOES NOT apply to MOST covered services at the Thielen Student Health Center.
- $100 per visit emergency room co-pay, which is waived if, admitted to the hospital.

Maximum Out-of-Pocket

- $2000 for single coverage
- $4000 for family coverage
- Deductible and co-pay do not apply towards the out of pocket (they are in addition to).

Emergency Room Copayment ($100)

- Applied for each emergency room visit.
- NOT part of the plan year deductible or Out of Pocket.
- Still applies after out-of-pocket maximum is met.
- Is waived if student is admitted and the insurance company is notified w/in 24 hrs. (for weekend admit, must call on first working day following admit.)

Plan Year Maximum Benefit

- $250,000 per covered person

Pre-existing clause

Waived if furnish proof of prior insurance for past 12 months without a lapse in coverage of 63 days or more.

Visit the SSHIP website at \texttt{www.hrs.iastate.edu/sship/} for the Aetna Student Health benefit details.
For questions regarding insurance benefits, claims processing and pre-certification requirements call Aetna Student Health at 1-800-466-2381.