

**Iowa State University  
Student and Scholar Health Insurance Plan  
2008-2009 Academic Year Plan Highlights**

<p><b>Iowa State University Thomas B. Thielen Student Health Center:</b></p> <p>Some of the services provided at the Student Health Center are as follows:</p> <ul style="list-style-type: none"> <li>➤ Routine medical services</li> <li>➤ Lab and diagnostic x-ray services.</li> <li>➤ Allergy desensitization and immunizations.</li> </ul> <p><i>*Please note: <b>Most</b>, services rendered at the Thomas B. Thielen Health Center are covered at 100%.</i></p>	<ul style="list-style-type: none"> <li>• To maximize your savings and reduce your out-of-pocket expenses, you must initiate treatment at the Thomas B. Thielen Student Health Center, located on the corner of Sheldon Avenue and Union Drive.</li> <li>• You must initiate treatment on campus to be referred for all services, with the exception of well woman care, pediatric care, and obstetric care.</li> </ul>
<p><b>Benefit Maximum:</b></p>	<p>\$250,000 per policy year maximum</p>
<p><b>Annual Deductible:</b> \$300 Individual/\$600 Family</p> <p>(Please Note: Annual Deductible does not apply to services received at the Thomas B. Thielen Student Health Center or Physical therapy at Cyclone Sports Medicine.)</p>	<p>Applies to the following covered medical expenses:</p> <ul style="list-style-type: none"> <li>• Physician office visits</li> <li>• Outpatient department or emergency services of a hospital (\$100 per visit emergency room copay-waived if admitted)</li> <li>• Durable medical equipment</li> <li>• Radiological facility/services</li> <li>• A clinical lab and any other similar health care facility/services</li> <li>• Inpatient Hospital Room and Board</li> <li>• Inpatient Miscellaneous Expenses</li> <li>• Surgical Expenses (Surgeon and Facility) Anesthetist and Assistant Surgeon Expense</li> <li>• Outpatient Hospital Services for Surgery Expenses</li> </ul>
<p><b>Coinsurance:</b></p>	<p>Preferred Care: 80% of the Negotiated Charge Non-Preferred Care: 60% of the Reasonable Charge</p>
<p><b>Annual Out-of-Pocket Maximum:</b> \$1500 per individual/\$3000 per family per Policy Year.</p>	<p>Once Coinsurance and Deductibles for covered medical expenses reach \$1,500 individual/\$3,000 family, within a Policy Year, the Plan will pay covered medical expenses at 100% for the remainder of the plan year up to the Plan maximum.</p>
<p><b>Value Added Services:</b></p>	<ul style="list-style-type: none"> <li>• Access to national preferred providers</li> <li>• Vision care discount program</li> <li>• Worldwide Travel Assistance</li> <li>• Unlimited medical evacuation and repatriation coverage for domestic and international students</li> <li>• School-specific web site complete with plan brochure, frequently asked questions, directions on how to use the plan and on-line directory of preferred providers.</li> <li>• Access to Aetna Navigator</li> </ul>

*\*Please note: This flyer is intended only as a summary of the services available through the policy. A complete listing and description of all benefits, definitions and limitations can be found in the Iowa State University Student Health Insurance Plan Brochure and the Master Policy. If any information reflected on this document differs from the Master Policy, the Master Policy will govern such information.*