

**To: IU School of Medicine Students**

**Subject: 2009-2010 Mandatory Student Health Plan**

**Date: July 1, 2009**

Aetna Student Health will continue as the provider of the IU School of Medicine Student Health Insurance Plan for the 2009-2010 academic year. Specific benefit details are attached to this email and are available online at:

[www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=812801](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=812801).

#### **What's New**

- Benefits will remain the same with the addition of a new Specialty Pharmacy and Disease Management Program.
- The university will continue to provide dedicated Student Insurance Coordinator, in addition to Aetna customer service, to assist students with their medical insurance concerns. The representative will be on site in the Medical Sciences building one day each week and available by email Monday through Friday. Students with questions can contact the Student Insurance Coordinator at [msinsure@iupui.edu](mailto:msinsure@iupui.edu).

#### **Plan Enrollment**

IU School of Medicine students will be automatically enrolled in the health insurance plan. Coverage for the 2009-2010 academic year begins on August 10, 2009 and terminates on August 9, 2010. Fourth year MD students who will be graduating in 2010 will terminate coverage on July 1, 2010. Students will be billed for the coverage by the IUPUI Office of the Bursar in two installments: \$1,357 for the fall semester and \$1,357 for the spring semester. Fourth year MD students will only be assessed \$1001 for the spring semester.

#### **Waiver Process**

For those students who have comparable coverage and do not wish to enroll in the health insurance plan, there is an option to waive. Beginning June 1, 2009 the online waiver form can be filled out at [www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=812801](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=812801) and must be filed by **September 1, 2009**. The following requirements must be met in order to waive the student insurance plan:

- Does your plan provide coverage anywhere in the US and Emergency coverage internationally? (Note: Out of State HMO's do not meet this criteria)
- Does your plan include inpatient and outpatient behavioral health?
- Does your plan include at least \$5,000 in prescription coverage?
- Does your plan have at least \$1,000,000 Maximum Benefit per Lifetime per Condition?

Students who have questions about the requirements for waiving coverage should contact the Student Insurance Coordinator at [msinsure@iupui.edu](mailto:msinsure@iupui.edu). Please note that once your waiver is filed and accepted, you will not be able to return to the School of Medicine health insurance plan without a qualified change in status. If you lose alternative coverage due to a qualifying event, you must enroll in the Aetna Student Health Insurance plan within 30 days of losing coverage.

#### **Dependent Coverage**

There is dependent coverage available for a spouse, same sex partner, or dependent children. It is the responsibility of the student to complete enrollment for dependents by **September 1, 2009**.

Enrollment forms and information on the premiums are available online at [www.aetnastudenthealth.com/stu\\_conn/student\\_connection.aspx?groupID=812801](http://www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=812801).

### Optional Dental Coverage

You may choose to enroll in one of two voluntary dental programs at an additional cost. See the brochure and dental link at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) for more information or to enroll.

1. Aetna Advantage Dental Plan, a managed care dental plan - Rates for the plan is \$168.00 per year for a single student. Coverage runs from September 1, 2009 through August 31, 2010. Students should verify that there are Aetna Advantage dental providers available in their area before enrolling. **Advantage Dental applications are due by October 1, 2009.**
2. Vital Savings by Aetna<sup>SM</sup>, a dental discount program - The program will cost \$25 per year for a single student. There is no deadline for enrollment.

### Online Access: Got Questions? Get Answers with Aetna Navigator™

As an Aetna Student Health insurance member, you have access to Aetna Navigator, your secure member website, packed with personalized benefits and health information. You can take full advantage of the interactive website to complete a variety of self-service transactions online, like requesting ID cards, viewing your claim explanation of benefit statements, or emailing Aetna Student Health Customer Service. To register for an account or review additional policy information, please visit your school-specific site located at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Click on "Find Your School" and enter 812801 as your Policy Number.

### Online Access: DocFind™ Preferred Provider Finder

Your health care needs may best be satisfied in a convenient, cost-effective manner by the health care providers at IUPUI Health Services. Additionally, Aetna Student Health has arranged for you to access a Preferred Provider Network in your local community. To maximize your savings and reduce your out-of-pocket expenses, be sure to select a Preferred Provider. You can obtain information regarding Preferred Providers by accessing DocFind online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Aetna Student Health's Customer Service can also be contacted at 1-800-239-9691 if you need further assistance.

**Important Date to Remember: September 1, 2009**

- Deadline for enrolling dependents
- Deadline for waiving for comparable coverage

Best Regards,  
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