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## Aetna Student Health

# Plan Design and Benefits Summary Northern Illinois University

Policy Year: 2019 - 2020

Policy Number: 474944

[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

(877)480-4161



**Northern Illinois  
University**



This is a brief description of the Student Health Plan. The Plan is available for Northern Illinois University students and their eligible dependents. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate of Coverage issued to you and may be viewed online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). If there is a difference between this Benefit Summary and the Certificate of Coverage, the Certificate will control.

## Northern Illinois University Student Health Services

Northwestern Medicine at NIU is the University's on-campus health service facility. Northwestern Medicine at NIU provides ambulatory medical and psychiatric care for full-time and part-time students, as part of their student fees. Staffed by physicians, nurse practitioners and physician assistants, it is open weekdays from 8:00 a.m. – 4:30 p.m.

Services include:

- Medical, men's health, woman's health, psychiatry and triage
- Immunizations
- Flu Shots
- X-Ray/lab services and pharmacy services

For more information, call the NIU Health Services at 815-306-2777. In the event of an emergency, call 911 or the Campus Police at **(815) 753-1212**.

## Coverage Periods

**Students:** Coverage will become effective at 12:01 AM on the Coverage Start Date indicated below, and will terminate at 11:59 PM on the Coverage End Date indicated.

1. **Students:** Coverage for all insured students enrolled for the Fall Semester, will become effective at 12:01 a.m. on **August 1, 2019**, and will terminate at 11:59 p.m. on **December 31, 2019**.
2. **All Spring Semester students:** Coverage for all insured students enrolled for the Spring/Summer Semester, will become effective at 12:01 a.m. on **January 1, 2020**, and will terminate at 11:59 p.m. on **July 31, 2020**. (Each semester students will need to re-enroll into the plan.)

Coverage Period	Coverage Start Date	Coverage End Date	Enrollment/Waiver Deadline
Fall	08/01/2019	12/31/2019	September 09, 2019
Spring/Summer	01/01/2020	07/31/2020	January 27, 2020

## Rates

<b>2019-2020**</b>	<b>Fall Term*</b> Effective <b>08/01/2019-</b> <b>12/31/2019</b>	<b>Spring/Summer Term*</b> Effective <b>01/01/2020-</b> <b>07/31/2020</b>
<b>Student Only</b>	<b>\$ 1,179</b>	<b>\$ 1,179</b>

## Student Coverage

### Eligibility

All students taking at least nine on-campus credit hours are automatically enrolled in the Plan unless proof of comparable coverage is furnished. International students on J-1 visas and Fulbright students are required to purchase the Student Health Insurance plan. Students must actively attend classes for at least the first **31 days** after the date for which coverage is first purchased.

Students enrolled in at least six credit hours are eligible to voluntarily enroll in this Plan. Students participating in the Doctoral or Thesis Program, or students doing internships are eligible to voluntarily enroll in the Plan with at least one credit hour. If you have questions regarding Eligibility, contact the Student Health Insurance office, 815-753-0122.

If it is discovered that this eligibility requirement has not been met, our only obligation is to refund premium, less any claims paid.

You must actively attend classes for at least the first 31 days after the date your coverage becomes effective. You cannot meet this eligibility requirement if you take courses through:

- Home study
- Correspondence
- The internet
- Television (TV).

If we find out that you do not meet this eligibility requirement, we are only required to refund any premium contribution minus any claims that we have paid.

### Enrollment

#### **WAIVE/ENROLLMENT INFORMATION:**

#### **HOW TO WAIVE:**

Students the premium for the Plan will be added to your tuition bill. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form. To complete the Online Waiver Form, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

<b>Hard Waiver Students</b>	<b>Waiver Deadline Date</b>
<b>Fall Semester</b>	<b>09/09/2019</b>
<b>Spring Semester</b>	<b>01/27/2020</b>

**Northern Illinois University Waiving Requirements:** Students whose insurance policy does not meet with the University minimum requirements will remain on the NIU Student Health Insurance Plan.

### **Minimum Requirement to Waive the NIU Student Health Insurance Policy**

- Plan must meet the minimum ACA standards
- Students may not use Medicaid from any state other than Illinois or insurance from other countries.
- Plan must be in effect by August 26, 2019 (first day of classes)
- The student cannot have any claims pending or paid by Aetna since August 1, 2019

### **VOLUNTARY ENROLLMENT**

Students who are not taking 9 on-campus hours can enroll as long as they have at least 6 credit hours, on or off campus, or are participating in an internship. All Voluntary students must complete the online enrollment application by September 9, 2019 for the fall coverage and/or January 27, 2020 for the spring coverage. All voluntary students can complete the enrollment process by visiting [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and search for Northern Illinois University, then click on enroll. **Students enroll through Aetna Student Health, but charges will be applied to the Bursar Bill.**

If you withdraw from school within the first **31 days** of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid. After **31 days**, you will be covered for the full period that you have paid the premium for, and no refund will be allowed. (This refund policy will not apply if you withdraw due to a covered Accident or Sickness.)

## **Medicare Eligibility Notice**

You are not eligible for health coverage under this student policy if you have Medicare at the time of enrollment in this student plan.

If you obtain Medicare after you enrolled in this student plan, your health coverage under this plan will not end.

As used here, “have Medicare” means that you are entitled to benefits under Part A (receiving free Part A) or enrolled in Part B or Premium Part A.

## **In-network Provider Network**

Aetna Student Health offers Aetna’s broad network of In-network Providers. You can save money by seeing In-network Providers because Aetna has negotiated special rates with them, and because the Plan’s benefits are better.

If you need care that is covered under the Plan but not available from an In-network Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from an Out-of-network Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for In-network Providers.

## Precertification

You need pre-approval from us for some eligible health services. Pre-approval is also called precertification.

### Precertification for medical services and supplies

#### In-network care

Your in-network physician is responsible for obtaining any necessary precertification before you get the care. If your in-network physician doesn't get a required precertification, we won't pay the provider who gives you the care. You won't have to pay either if your in-network physician fails to ask us for precertification. If your in-network physician requests precertification and we refuse it, you can still get the care but the plan won't pay for it. You will find additional details on requirements in the Certificate of Coverage.

#### Out-of-network care

When you go to an out-of-network provider, it is your responsibility to obtain precertification from us for any services and supplies on the precertification list. If you do not precertify, your benefits may be reduced, or the plan may not pay any benefits. Refer to your schedule of benefits for this information. The list of services and supplies requiring precertification appears later in this section

#### Precertification call

Precertification should be secured within the timeframes specified below. To obtain precertification, call Member Services at the toll-free number on your ID card. This call must be made:

Non-emergency admissions:	You, your physician or the facility will need to call and request precertification at least 14 days before the date you are scheduled to be admitted.
An emergency admission:	You, your physician or the facility must call within 48 hours or as soon as reasonably possible after you have been admitted.
An urgent admission:	You, your physician or the facility will need to call before you are scheduled to be admitted. An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness, or an injury.
Outpatient non-emergency services requiring precertification:	You or your physician must call at least 14 days before the outpatient care is provided, or the treatment or procedure is scheduled.

We will provide a written notification to you and your physician of the precertification decision, where required by state law. If your precertified services are approved, the approval is valid for 30 as long as you remain enrolled in the plan.

If you require an extension to the services that have been precertified, you, your physician, or the facility will need to call us at the number on your ID card as soon as reasonably possible, but no later than the final authorized day.

If precertification determines that the stay or outpatient services and supplies are not covered benefits, the notification will explain why and how you can appeal our decision. You or your provider may request a review of the precertification decision. See the *When you disagree - claim decisions and appeals procedures* section of Certificate of Coverage.

### What if you don't obtain the required precertification?

If you don't obtain the required precertification:

1. Your benefits may be reduced, or the plan may not pay any benefits. See the schedule of benefits *Precertification penalty* section.
2. You will be responsible for the unpaid balance of the bills.
3. Any additional out-of-pocket expenses incurred will not count toward your deductibles or maximum out-of-pocket limits.

### What types of services and supplies require precertification?

Precertification is required for the following types of services and supplies:

Inpatient services and supplies	Outpatient services and supplies
ART services	Applied behavior analysis
Obesity (bariatric) surgery	Certain <b>prescription drugs</b> and devices*
<b>Stays in a hospice facility</b>	Complex imaging
<b>Stays in a hospital</b>	Comprehensive <b>infertility</b> services
<b>Stays in a rehabilitation facility</b>	<b>Cosmetic</b> and reconstructive <b>surgery</b>
<b>Stays in a residential treatment facility</b> for treatment of <b>mental disorders</b> and <b>substance use disorder</b>	Emergency transportation by airplane
<b>Stays in a skilled nursing facility</b>	Home health care
	Hospice services
	<b>Intensive outpatient program (IOP) – mental disorder</b> and <b>substance abuse</b> diagnoses
	Kidney dialysis
	Knee <b>surgery</b>
	Medical <b>injectable drugs</b> , (immunoglobulins, growth hormones, multiple sclerosis medications, osteoporosis medications, botox, hepatitis C medications)*
	Outpatient back <b>surgery</b> not performed in a <b>physician's</b> office
	Outpatient <b>detoxification</b>
	<b>Partial hospitalization treatment – mental disorder</b> and <b>substance use disorder</b> diagnoses
	Private duty nursing services
	Psychological testing/neuropsychological testing
	Sleep studies
	Transcranial magnetic stimulation (TMS)
	Wrist <b>surgery</b>

\*For a current listing of the prescription drugs and medical injectable drugs that require precertification, contact Member Services by calling the toll-free number on your ID card in the *How to contact us for help* section or by logging onto the Aetna website at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

## Coordination of Benefits (COB)

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB).

### Here's how COB works

1. When this is the primary plan, we will pay your medical claims first as if the other plan does not exist
2. When this is the secondary plan, we will pay benefits after the primary plan and will reduce the payment based on any amount the primary plan paid
3. We will never pay an amount that, together with payments from your other coverage, add up to more than 100% of the allowable submitted expenses

For more information about the Coordination of Benefits provision, including determining which plan is primary and which is secondary, you may call the Member Services telephone number shown on your ID card. A complete description of the Coordination of Benefits provision is contained in the Policy issued to Northern Illinois University, and may be viewed online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

## Description of Benefits

The Plan excludes coverage for certain services (referred to as exceptions in the certificate of coverage) and has limitations on the amounts it will pay. While this Plan Design and Benefit Summary document will tell you about some of the important features of the Plan, other features may be important to you and some may further limit what the Plan will pay. To look at the full Plan description, which is contained in the Certificate of Coverage issued to you, go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). If any discrepancy exists between this Benefit Summary and the Certificate of Coverage, the Certificate will control.

This Plan will pay benefits in accordance with any applicable Illinois Insurance Law(s).

Metallic Level: Gold, Tested at 82.59%.

Policy year deductible	In-network coverage	Out-of-network coverage
You have to meet your policy year deductible before this plan pays for benefits.		
<b>Student</b>	\$500 per policy year	\$1,000 per policy year
Policy year deductible waiver		
The policy year deductible is waived for all of the following eligible health services:		
<ol style="list-style-type: none"> <li>1. In-network care for <i>Preventive care and wellness</i></li> <li>2. in-network care, and out-of-network care for:</li> <li>3. victims of sexual assault or abuse</li> </ol>		
Maximum out-of-pocket limits		
Maximum out-of-pocket limit per policy year		
<b>Student</b>	\$7,150 per policy year	\$30,000 per policy year

### Precertification covered benefit penalty

This only applies to out-of-network coverage: The certificate of coverage contains a complete description of the precertification program. You will find details on precertification requirements in the *Medical necessity and precertification requirements* section.

The additional percentage or dollar amount of the recognized charge which you may pay as a penalty for failure to obtain precertification is not a covered benefit, and will not be applied to the policy year deductible amount or the maximum out-of-pocket limit, if any.

The coinsurance listed in the schedule of benefits below reflects the plan coinsurance percentage. This is the coinsurance amount that the plan pays. You are responsible for paying any remaining coinsurance.

Eligible health services	In-network coverage	Out-of-network coverage
<b>Preventive care and wellness</b>		
<b>Routine physical exams</b>		
Performed at a physician's office	100% (of the negotiated charge) per visit No policy year deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Covered persons through age 21: Maximum age and visit limits per policy year	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures//Health Resources and Services Administration guidelines for children and adolescents.  For details, contact your physician or Member Services by logging onto your Aetna secure website at <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	
Covered persons age 22 and over: Maximum visits per policy year	1 visit	
<b>Preventive care immunizations</b>		
Performed in a facility or at a physician's office	100% (of the negotiated charge) per visit No policy year deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Maximums	Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention  For details, contact your physician or Member Services by logging onto your Aetna® secure website at <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	



Eligible health services	In-network coverage	Out-of-network coverage
<b>Well woman preventive visits</b>		
<b>Routine gynecological exams (including Pap smears and cytology tests)</b>		
Performed at a physician's, obstetrician (OB), gynecologist (GYN) or OB/GYN office	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximums	Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.	
Maximum visits per policy year	1 visit	
<b>Preventive screening and counseling services</b>		
Obesity and/or healthy diet counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year (This maximum applies only to covered persons age 22 and older.)	26 visits (however, of these only 10 visits will be allowed under the plan for healthy diet counseling provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease)	
Substance use disorders counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year	5 visits	
Use of tobacco products counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year	8 visits	
Depression screening counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year	1 visit	

Eligible health services	In-network coverage	Out-of-network coverage
<b>Preventive screening and counseling services (continued)</b>		
Sexually transmitted infection counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year	2 visits	
Skin cancer behavioral counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year	1 visit	
Falls prevention counseling office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximum visits per policy year	1 visit	
<b>Routine cancer screenings performed at a physician's office, specialist's office or facility.</b>		
Routine cancer screenings	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Maximums	Subject to any age; family history; and frequency guidelines as set forth in the most current: <ul style="list-style-type: none"> <li>Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and</li> <li>The comprehensive guidelines supported by the Health Resources and Services Administration.</li> </ul> For details, contact your physician or Member Services by logging onto your Aetna® secure website at <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a> or calling the toll-free number on your ID card.	
Lung cancer screening maximums	1 screening every 12 months*	
<b>*Important note:</b> Any lung cancer screenings that exceed the lung cancer screening maximum above are covered under the <i>Outpatient diagnostic testing</i> section.		

Eligible health services	In-network coverage	Out-of-network coverage
<b>Prenatal care services (provided by a physician, an obstetrician (OB), gynecologist (GYN), and/or OB/GYN)</b>		
Preventive care services only	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Important note:</b> You should review the <i>Maternity care and Well newborn nursery care</i> sections. They will give you more information on coverage levels for maternity care under this plan.		
<b>Comprehensive lactation support and counseling services</b>		
Lactation counseling services - facility or office visits	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Lactation counseling services maximum visits per policy year either in a group or individual setting	6 visits	
<b>Important note:</b> Any visits that exceed the lactation counseling services maximum are covered under the <i>Physicians and other health professionals</i> section.		
<b>Breast feeding durable medical equipment</b>		
Breast pump supplies and accessories	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Important note:</b> See the <i>Breast feeding durable medical equipment</i> section of the certificate of coverage for limitations on breast pump and supplies.		
<b>Family planning services – female contraceptives</b>		
Female contraceptive counseling services office visit	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Contraceptives services</b>		
Contraceptive counseling services maximum visits per policy year either in a group or individual setting	2 visits	

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Contraceptives (prescription drugs and devices)</b>		
Female contraceptive prescription drugs and devices provided, administered, or removed, by a physician during an office visit	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Female voluntary sterilization</b>		
Inpatient provider services	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Outpatient provider services	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Physicians and other health professionals</b>		
<b>Physician and specialist services</b>		
Office hours visits (non-surgical and non-preventive care by a physician and specialist)	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Telemedicine consultation By a physician or specialist	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Allergy testing and treatment</b>		
Allergy testing performed at a physician's or specialist's office	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Allergy injections treatment performed at a physician's, or specialist office	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Allergy sera and extracts administered via injection at a physician's or specialist's office	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Physician and specialist - inpatient surgical services</b>		
Inpatient surgery performed during your stay in a hospital or birthing center by a surgeon  (includes anesthetist and surgical assistant expenses)	70% (of the negotiated charge)  Policy year deductible applies	50% (of the recognized charge)  Policy year deductible applies
<b>Physician and specialist - outpatient surgical services</b>		
Outpatient surgery performed at a physician's or specialist's office or outpatient department of a hospital or surgery center by a surgeon  (includes anesthetist and surgical assistant expenses)	70% (of the negotiated charge)  Policy year deductible applies	50% (of the recognized charge)  Policy year deductible applies
<b>In-hospital non-surgical physician services</b>		
In-hospital non-surgical physician services	70% (of the negotiated charge)  Policy year deductible applies	50% (of the recognized charge)  Policy year deductible applies
<b>Consultant services (non-surgical and non-preventive)</b>		
Consultant office visits Office hours visits (non-surgical and non-preventive)	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Telemedicine consultation by a consultant	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Second surgical opinion	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Alternatives to physician office visits</b>		
Walk-in clinic visits (non-emergency visit)	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies

Eligible health services	In-network coverage	Out-of-network coverage
<b>Hospital and other facility care</b>		
<b>Hospital care (facility charges)</b>		
<p>Inpatient hospital (room and board) and other miscellaneous services and supplies)</p> <p>Subject to semi-private room rate unless intensive care unit required</p> <p>Room and board includes intensive care</p> <p>For physician charges, refer to the <i>Physician and specialist – inpatient surgical services</i> benefit</p>	<p>70% (of the negotiated charge) per admission</p> <p>Policy year deductible applies</p>	<p>50% (of the recognized charge) per admission</p> <p>Policy year deductible applies</p>
Preadmission testing	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Alternatives to hospital stays</b>		
<b>Outpatient surgery (facility charges)</b>		
<p>Facility charges for surgery performed in the outpatient department of a hospital or surgery center</p> <p>For physician charges, refer to the <i>Physician and specialist – outpatient surgical services</i> benefit</p>	<p>70% (of the negotiated charge) per visit</p> <p>Policy year deductible applies</p>	<p>50% (of the recognized charge) per visit</p> <p>Policy year deductible applies</p>
<b>Home health care</b>		
Outpatient	<p>70% (of the negotiated charge) per visit</p> <p>Policy year deductible applies</p>	<p>50% (of the recognized charge) per visit</p> <p>Policy year deductible applies</p>
Outpatient private duty nursing	<p>70% (of the negotiated charge) per visit</p> <p>Policy year deductible applies</p>	<p>50% (of the recognized charge) per visit</p> <p>Policy year deductible applies</p>

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Hospice care</b>		
Inpatient facility (room and board and other miscellaneous services and supplies)	70% (of the negotiated charge) per admission  Policy year deductible applies	50% (of the recognized charge) per admission  Policy year deductible applies
Outpatient	70% (of the negotiated charge) per visit  Policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Skilled nursing facility</b>		
Inpatient facility (room and board and miscellaneous inpatient care services and supplies)  Subject to semi-private room rate unless intensive care unit is required  Room and board includes intensive care	70% (of the negotiated charge) per admission  Policy year deductible applies	50% (of the recognized charge) per admission  Policy year deductible applies
<b>Emergency services and urgent care</b>		
<b>Emergency services</b>		
Hospital emergency room	\$300 copayment then the plan pays 70% (of the balance of the negotiated charge) per visit  Policy year deductible applies	Paid the same as in-network coverage
Emergency services resulting from a criminal sexual assault or abuse	100% (of the negotiated charge) per visit	Paid the same as in-network coverage

Eligible health services	In-network coverage	Out-of-network coverage
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**Emergency services (continued)**

**Important note:**

- As out-of-network providers do not have a contract with us the provider may not accept payment of your cost share, (copayment/coinsurance), as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the address listed on the back of your ID card, and we will resolve any payment dispute with the provider over that amount. Make sure the ID card number is on the bill.
- A separate hospital emergency room copayment/coinsurance will apply for each visit to an emergency room. If you are admitted to a hospital as an inpatient right after a visit to an emergency room, your emergency room copayment/coinsurance will be waived, and your inpatient copayment/coinsurance will apply.
- Covered benefits that are applied to the hospital emergency room copayment/coinsurance cannot be applied to any other copayment/coinsurance under the plan. Likewise, a copayment/coinsurance that applies to other covered benefits under the plan cannot be applied to the hospital emergency room copayment/coinsurance.
- Separate copayment/coinsurance amounts may apply for certain services given to you in the hospital emergency room that are not part of the hospital emergency room benefit. These copayment/coinsurance amounts may be different from the hospital emergency room copayment/coinsurance. They are based on the specific service given to you.
- Services given to you in the hospital emergency room that are not part of the hospital emergency room benefit may be subject to copayment/coinsurance amounts that are different from the hospital emergency room copayment/coinsurance amounts.

**Urgent care**

Urgent medical care provided by an urgent care provider	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  Policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
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<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Pediatric dental care (Limited to covered persons through the end of the month in which the person turns age 19)</b>		
Type A services	100% (of the negotiated charge) per visit  No copayment or deductible applies	60% (of the recognized charge) per visit  Policy year deductible applies
Type B services	70% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Type C services	50% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Orthodontic services	50% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
Dental emergency treatment	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received.
<b>Specific conditions</b>		
<b>Birthing center (facility charges)</b>		
Inpatient (room and board and other miscellaneous services and supplies)	Paid at the same cost-sharing as hospital care.  Policy year deductible applies	Paid at the same cost-sharing as hospital care.  Policy year deductible applies
<b>Diabetic services and supplies (including equipment and training)</b>		
Diabetic services and supplies (including equipment and training)	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
<b>Impacted wisdom teeth</b>		
Impacted wisdom teeth	70% (of the negotiated charge)  Policy year deductible applies	70% (of the recognized charge)  Policy year deductible applies
<b>Accidental injury to sound natural teeth</b>		
Accidental injury to sound natural teeth	70% (of the negotiated charge)  Policy year deductible applies	70% (of the recognized charge)  Policy year deductible applies

Eligible health services	In-network coverage	Out-of-network coverage
<b>Anesthesia and related facility charges for oral surgery and a dental procedure</b>		
Coverage is subject to certain conditions. See the benefit description in the certificate of coverage for details.		
Anesthesia and related facility charges for oral surgery and a dental procedure	Covered according to the type of benefit and the place where the service is received.  Policy year deductible applies	Covered according to the type of benefit and the place where the service is received.  Policy year deductible applies
<b>Blood and body fluid exposure</b>		
Blood and body fluid exposure	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment</b>		
TMJ and CMJ treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Dermatological treatment</b>		
Dermatological treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Maternity care</b>		
Maternity care (includes delivery and postpartum care services in a hospital or birthing center)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Well newborn nursery care in a hospital or birthing center	70% (of the negotiated charge)  No policy year deductible applies	50% (of the recognized charge)  No policy year deductible applies
<b>Note:</b> The per admission copayment amount and/or policy year deductible for newborns will be waived for nursery charges for the duration of the newborn's initial routine facility stay. The nursery charges waiver will not apply for non-routine facility stays.		
<b>Pregnancy complications</b>		
Inpatient (room and board and other miscellaneous services and supplies)  Subject to semi-private room rate unless intensive care unit required  Room and board includes intensive care	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Family planning services – other</b>		
Voluntary sterilization for males	70% (of the negotiated charge)  Policy year deductible applies	50% (of the recognized charge)  Policy year deductible applies
<b>Gender reassignment (sex change) treatment</b>		
Surgical, hormone replacement therapy, and counseling treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Autism spectrum disorder</b>		
Autism spectrum disorder treatment (includes physician and specialist office visits, diagnosis and testing)	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
Physical, occupational, and speech therapy associated with diagnosis of autism spectrum disorder	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
Applied behavior analysis*	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
<b>Mental health treatment</b>		
<b>Mental health treatment – inpatient</b>		
Inpatient hospital mental disorders treatment (room and board and other miscellaneous hospital services and supplies)  Inpatient residential treatment facility mental disorders treatment (room and board and other miscellaneous residential treatment facility services and supplies)  Subject to semi-private room rate unless intensive care unit is required  Mental disorder room and board intensive care	70% (of the negotiated charge) per admission  Policy year deductible applies	50% (of the recognized charge) per admission  Policy year deductible applies

Eligible health services	In-network coverage	Out-of-network coverage
<b>Mental health treatment - outpatient</b>		
<p>Outpatient mental disorders treatment office visits to a physician or behavioral health provider</p> <p>(includes telemedicine consultations)</p>	<p>\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter</p> <p>No policy year deductible applies</p>	<p>50% (of the recognized charge) per visit</p> <p>Policy year deductible applies</p>
<p>Other outpatient mental disorders treatment (includes skilled behavioral health services in the home)</p> <p>Partial hospitalization treatment</p> <p>Intensive Outpatient Program</p>	<p>\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter</p> <p>No policy year deductible applies</p>	<p>50% (of the recognized charge) per visit</p> <p>Policy year deductible applies</p>
<b>Substance abuse related disorders treatment-inpatient</b>		
<p>Inpatient hospital substance abuse detoxification (room and board and other miscellaneous hospital services and supplies)</p> <p>Inpatient hospital substance abuse rehabilitation (room and board and other miscellaneous hospital services and supplies)</p> <p>Inpatient residential treatment facility substance abuse (room and board and other miscellaneous residential treatment facility services and supplies)</p> <p>Subject to semi-private room rate unless intensive care unit is required</p> <p>Substance abuse room and board intensive care</p>	<p>70% (of the negotiated charge) per admission</p> <p>Policy year deductible applies</p>	<p>50% (of the recognized charge) per admission</p> <p>Policy year deductible applies</p>

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Substance abuse related disorders treatment-outpatient: detoxification and rehabilitation</b>		
Outpatient substance abuse office visits to a physician or behavioral health provider  (includes telemedicine consultations)	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  No policy year deductible applies	50% (of the recognized charge) per admission  Policy year deductible applies
Other outpatient substance use disorder services  Partial hospitalization treatment  Intensive Outpatient Program	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  No policy year deductible applies	50% (of the recognized charge) per admission  Policy year deductible applies
<b>Obesity (bariatric) Surgery</b>		
Obesity Surgery-Inpatient and outpatient facility and physician services	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received.
<b>Reconstructive surgery and supplies</b>		
Reconstructive surgery and supplies (includes reconstructive breast surgery)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

<b>Eligible health services</b>	<b>In-network coverage (IOE facility)</b>	<b>In-network coverage (Non-IOE facility)</b>	<b>Out-of-network coverage</b>
	<b>Network (IOE facility)</b>	<b>Network (Non-IOE facility)</b>	<b>Network (Non-IOE facility and out-of-network facility)</b>
<b>Transplant services</b>			
Inpatient and outpatient transplant facility services	Covered according to the type of benefit and the place where the service is received.		
Inpatient and outpatient transplant physician and specialist services	Covered according to the type of benefit and the place where the service is received.		
Transplant services-travel and lodging	Covered	Covered	Covered
Lifetime Maximum payable for Travel and Lodging Expenses for any one transplant, including tandem transplants	\$10,000	\$10,000	\$10,000
Maximum payable for Lodging Expenses per IOE patient	\$50 per night	\$50 per night	\$50 per night
Maximum payable for Lodging Expenses per companion	\$50 per night	\$50 per night	\$50 per night
<b>Eligible health services</b>	<b>In-network coverage</b>		<b>Out-of-network coverage</b>
<b>Treatment of infertility</b>			
Basic infertility services Inpatient and outpatient care - basic infertility	Covered according to the type of benefit and the place where the service is received.		Covered according to the type of benefit and the place where the service is received.
<b>Specific therapies and tests</b>			
<b>Outpatient diagnostic testing</b>			
Diagnostic complex imaging services performed in the outpatient department of a hospital or other facility	70% (of the negotiated charge) per visit  Policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies	

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
Diagnostic lab work and radiological services performed in a physician's office, the outpatient department of a hospital or other facility	Radiology: 70% (of the negotiated charge) per visit  Policy year deductible applies	Radiology: 50% (of the recognized charge) per visit  Policy year deductible applies
	Lab work: 100%  No policy year deductible applies	Lab work: 50% (of the recognized charge) per visit  Policy year deductible applies
<b>Chemotherapy</b>		
<b>Chemotherapy</b>	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Outpatient infusion therapy</b>		
Outpatient infusion therapy performed in a covered person's home, physician's office, outpatient department of a hospital or other facility	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Outpatient radiation therapy</b>		
Outpatient radiation therapy	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Outpatient respiratory therapy</b>		
<b>Respiratory therapy</b>	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Transfusion or kidney dialysis of blood</b>		
<b>Transfusion or kidney dialysis of blood</b>	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
<b>Short-term cardiac and pulmonary rehabilitation services</b>		
<b>Cardiac rehabilitation</b>	70% (of the negotiated charge) per visit  Policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Pulmonary rehabilitation</b>	70% (of the negotiated charge) per visit  Policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies

Eligible health services	In-network coverage	Out-of-network coverage
<b>Short-term rehabilitation and habilitation therapy services</b>		
Outpatient physical, occupational, speech, and cognitive therapies  Combined for short-term rehabilitation services and habilitation therapy services	70% (of the negotiated charge) per visit  Policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Spinal manipulation services</b>		
Spinal manipulation services	\$10 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit thereafter  No policy year deductible applies	50% (of the recognized charge) per visit  Policy year deductible applies
<b>Diagnostic testing for learning disabilities</b>		
Diagnostic testing for learning disabilities	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Specialty prescription drugs (Purchased and injected or infused by your provider in an outpatient setting)</b>		
Specialty prescription drugs purchased and injected or infused by your provider in an outpatient setting	Covered according to the type of benefit or the place where the service is received.	Covered according to the type of benefit or the place where the service is received.
<b>Other services and supplies</b>		
Acupuncture in lieu of anesthesia	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
Emergency ground, air, and water ambulance	70% (of the negotiated charge) per trip  Policy year deductible applies	Paid the same as in-network coverage
<b>Clinical trial therapies (experimental or investigational)</b>		
Clinical trial therapies	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Clinical trial (routine patient costs)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.



<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Clinical trial therapies (experimental or investigational)</b>		
Durable medical and surgical equipment	70% (of the negotiated charge) per item Policy year deductible applies	50% (of the recognized charge) per item Policy year deductible applies
Enteral formulas and nutritional supplements	70% (of the negotiated charge) per item Policy year deductible applies	50% (of the recognized charge) per item Policy year deductible applies
Osteoporosis (non-preventive care)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Prosthetic and Customized Orthotic Devices Expense</b>		
Prosthetic and customized orthotic devices	70% (of the negotiated charge) per item Policy year deductible applies	50% (of the recognized charge) per item Policy year deductible applies
Cranial prosthetics ( <i>medical wigs</i> )	70% (of the negotiated charge) per item Policy year deductible applies	50% (of the recognized charge) per item Policy year deductible applies
prosthetic devices	70% (of the negotiated charge) per item Policy year deductible applies	50% (of the recognized charge) per item Policy year deductible applies
Orthotic devices	70% (of the negotiated charge) per item Policy year deductible applies	50% (of the recognized charge) per item Policy year deductible applies
<b>Hearing aids and exams</b>		
Hearing aid exams	70% (of the negotiated charge) per visit Policy year deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Hearing aid exam maximum	One hearing exam every policy year	
Hearing aid Covered persons over age 18	70% (of the negotiated charge) per visit Policy year deductible applies	50% (of the recognized charge) per visit Policy year deductible applies
Hearing aids maximum	One hearing aid per ear every policy year	

<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Podiatric (foot care) treatment</b>		
Physician and Specialist non-routine foot care treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<b>Vision care</b>		
<b>Pediatric vision care (Limited to covered persons through the end of the month in which the person turns age 19)</b>		
<b>Pediatric routine vision exams (including refraction)</b>		
Performed by a legally qualified ophthalmologist or optometrist	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  No policy year deductible applies
Maximum visits per policy year	1 visit	
<b>Pediatric comprehensive low vision evaluations</b>		
Performed by a legally qualified ophthalmologist or optometrist	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Maximum	One comprehensive low vision evaluation every policy year	
<b>Pediatric vision care services and supplies</b>		
Eyeglass frames, prescription lenses or prescription contact lenses	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  No policy year deductible applies
Maximum number of eyeglass frames per policy year Maximum number of prescription lenses per policy year	One set of eyeglass frames  One pair of prescription lenses	
Maximum number of prescription contact lenses per policy year (includes non-conventional prescription contact lenses and aphakic lenses prescribed after cataract surgery)	Daily disposables: up to 3 month supply  Extended wear disposable: up to 6 month supply  Non-disposable lenses: one set	
Office visit for fitting of contact lenses	100% (of the negotiated charge) per visit  No policy year deductible applies	50% (of the recognized charge) per visit  No policy year deductible applies
Optical devices  Maximum number of optical devices per policy year One optical device	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

**\*Important note:** Refer to the Vision care section in the certificate of coverage for the explanation of these vision care supplies.

Eligible health services	In-network coverage	Out-of-network coverage
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**Outpatient prescription drugs**

**Policy year deductible and copayment/coinsurance waiver for risk reducing breast cancer**

The policy year deductible and the per prescription copayment/coinsurance will not apply to risk reducing breast cancer prescription drugs when obtained at a retail in-network, pharmacy. This means that such risk reducing breast cancer prescription drugs are paid at 100%.

**Policy year deductible and copayment/coinsurance waiver for tobacco cessation prescription and over-the-counter drugs**

The policy year deductible and the per prescription copayment/coinsurance will not apply to the first two 90-day treatment regimens per policy year for tobacco cessation prescription drugs and OTC drugs when obtained at a retail in-network pharmacy. This means that such prescription drugs and OTC drugs are paid at 100%.

Your policy year deductible and any prescription copayment/coinsurance will apply after those two regimens per policy year have been exhausted.

**Policy year deductible and copayment/coinsurance waiver for contraceptives**

The policy year deductible and the per prescription copayment/coinsurance will not apply to female contraceptive methods when obtained at an in-network pharmacy.

This means that such contraceptive methods are paid at 100% for:

1. Certain over-the-counter (OTC) and generic contraceptive prescription drugs and devices for each of the methods identified by the FDA. Related services and supplies needed to administer covered devices will also be paid at 100%.
2. If a generic prescription drug or device is not available for a certain method, you may obtain certain brand-name prescription drug or device for that method paid at 100%.

The policy year deductible prescription drug policy year deductible and the per prescription copayment/coinsurance continue to apply to prescription drugs that have a generic equivalent, biosimilar or generic alternative available within the same therapeutic drug class obtained at an in-network pharmacy unless you are granted a medical exception. The certificate of coverage explains how to get a medical exception.

**Preferred Generic prescription drugs**

**Per prescription copayment/coinsurance**

For each fill up to a 30 day supply filled at a retail pharmacy	\$20 copayment per supply then the plan pays 100% (of the negotiated charge)  No policy year deductible applies	\$20 copayment per supply then the plan pays 60% (of the recognized charge)  No policy year deductible applies
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<b>Eligible health services</b>	<b>In-network coverage</b>	<b>Out-of-network coverage</b>
<b>Preferred brand-name prescription drugs</b>		
<b>Per prescription copayment/coinsurance</b>		
For each fill up to a 30 day supply filled at a retail pharmacy	\$50 copayment per supply then the plan pays 100% (of the negotiated charge)  No policy year deductible applies	\$50 copayment per supply then the plan pays 60% (of the recognized charge)  No policy year deductible applies
<b>Non-preferred brand-name prescription drugs</b>		
<b>Per prescription copayment/coinsurance</b>		
For each fill up to a 30 day supply filled at a retail pharmacy	\$75 copayment per supply then the plan pays 100% (of the negotiated charge)  No policy year deductible applies	\$75 copayment per supply then the plan pays 60% (of the recognized charge)  No policy year deductible applies
<b>Specialty Formulary</b>		
For each fill up to a 30 day supply filled at a retail pharmacy	Copayment is the greater of \$100 or 20% (of the negotiated charge) but will be no more than \$200 per supply.	Copayment is the greater of \$100 or 20% (of the recognized charge) but will be no more than \$200 per supply.
<b>Orally administered anti-cancer prescription drugs</b>		
<b>Per prescription copayment/coinsurance</b>		
For each fill up to a 30 day supply filled at a retail pharmacy	100% (of the negotiated charge)  No policy year deductible applies	100% (of the recognized charge)  No policy year deductible applies
<b>Preventive care drugs and supplements</b>		
Preventive care drugs and supplements filled at a retail pharmacy  For each 30 day supply	100% (of the negotiated charge per prescription or refill)  No copayment or policy year deductible applies	Paid according to the type of drug per the schedule of benefits, above
Maximums	Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging onto your Aetna® secure website at <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a> or calling the toll-free number on the back of your ID card.	

Eligible health services	In-network coverage	Out-of-network coverage
<b>Risk reducing breast cancer prescription drugs</b>		
Risk reducing breast cancer prescription drugs filled at a pharmacy  For each 30 day supply	100% (of the negotiated charge) per prescription or refill  No copayment or policy year deductible applies	Paid according to the type of drug per the schedule of benefits, above
Maximums:	Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered preventive care drugs and supplements, contact Member Services by logging onto your Aetna® secure website at <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a> or calling the toll-free number on the back of your ID card.	
<b>Tobacco cessation prescription and over-the-counter drugs</b>		
Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy  For each 30 day supply	100% (of the negotiated charge per prescription or refill  No copayment or policy year deductible applies	Paid according to the type of drug per the schedule of benefits, above
Maximums:	Coverage is permitted for two 90-day treatment regimens only. Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force. For details on the guidelines and the current list of covered tobacco cessation prescription drugs and OTC drugs, contact Member Services by logging onto your Aetna® secure website at <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a> or calling the toll-free number on the back of your ID card.	

A covered person, a covered person's designee or a covered person's prescriber may seek an expedited medical exception process to obtain coverage for non-covered drugs in exigent circumstances. An "exigent circumstance" exists when a covered person is suffering from a health condition that may seriously jeopardize a covered person's life, health, or ability to regain maximum function or when a covered person is undergoing a current course of treatment using a non-formulary drug.

The request for an expedited review of an exigent circumstance may be submitted by contacting Aetna's *Pre-certification Department* at **1-855-240-0535**, faxing the request to **1-877-269-9916**, or submitting the request in writing to:

CVS Health  
ATTN: Aetna PA  
1300 E Campbell Road  
Richardson, TX 75081

## What your plan doesn't cover – eligible health service exceptions and exclusions

We already told you about the many health care services and supplies that are eligible for coverage under your plan in the *Eligible health services under your plan* section. In that section we also told you that some health care services and supplies have exceptions and some are not covered at all which are called “exclusions”.

In this section we tell you about the exceptions and exclusions that apply to your plan.

And just a reminder, you'll find coverage limitations in the schedule of benefits.

### General exceptions and exclusions

#### **Acupuncture therapy**

- Maintenance treatment
- Acupuncture when provided for the following conditions:
- Acute low back pain
- Addiction
- AIDS
- Amblyopia
- Allergic rhinitis
- Asthma
- Autism spectrum disorders
- Bell's Palsy
- Burning mouth syndrome
- Cancer-related dyspnea
- Carpal tunnel syndrome
- Chemotherapy-induced leukopenia
- Chemotherapy-induced neuropathic pain
- Chronic pain syndrome (e.g., RSD, facial pain)
- Chronic obstructive pulmonary disease
- Diabetic peripheral neuropathy
- Dry eyes
- Erectile dysfunction
- Facial spasm
- Fetal breech presentation
- Fibromyalgia
- Fibrotic contractures
- Glaucoma
- Hypertension
- Induction of labor
- Infertility(e.g., to assist oocyte retrieval and embryo transfer during IVF treatment cycle)
- Insomnia
- Irritable bowel syndrome
- Menstrual cramps/dysmenorrhea
- Mumps
- Myofascial pain
- Myopia

- Neck pain/cervical spondylosis
- Obesity
- Painful neuropathies
- Parkinson's disease
- Peripheral arterial disease (e.g., intermittent claudication)
- Phantom leg pain
- Polycystic ovary syndrome
- Post-herpetic neuralgia
- Psoriasis
- Psychiatric disorders (e.g., depression)
- Raynaud's disease pain
- Respiratory disorders
- Rheumatoid arthritis
- Rhinitis
- Sensorineural deafness
- Shoulder pain (e.g., bursitis)
- Stroke rehabilitation (e.g., dysphagia)
- Tennis elbow/ epicondylitis
- Tension headache
- Tinnitus
- Tobacco Cessation
- Urinary incontinence
- Uterine fibroids
- Xerostomia
- Whiplash

#### **Alternative health care**

- Services and supplies given by a provider for alternative health care. This includes but is not limited to aromatherapy, naturopathic medicine, herbal remedies, homeopathy, energy medicine, Christian faith-healing medicine, Ayurvedic medicine, yoga, hypnotherapy, and traditional Chinese medicine.

#### **Armed forces**

- Services and supplies received from a provider as a result of an injury sustained, or illness contracted, while in the service of the armed forces of any country. When you enter the armed forces of any country, we will refund any unearned pro-rata premium to the policyholder.

#### **Beyond legal authority**

- Services and supplies provided by a health professional or other provider that is acting beyond the scope of its legal authority

#### **Blood, blood plasma, synthetic blood, blood derivatives or substitutes**

- Examples of these are:
  - The provision of blood to the hospital, other than blood derived clotting factors
  - Any related services including processing, storage or replacement expenses
  - The services of blood donors, apheresis or plasmapheresis
  - For autologous blood donations, only administration and processing expenses are covered

## **Breasts**

- Services and supplies given by a provider for breast reduction or gynecomastia

## **Contraceptive methods, procedures, services, and supplies for contraceptive purposes**

- Contraceptive methods, procedures, services, and supplies for contraceptive purposes as elected by the policyholder due to an exemption or accommodation in accordance with applicable federal or state law and regulation
- Services provided as a result of complications resulting from voluntary sterilization procedure and related follow-up care

## **Cosmetic services and plastic surgery**

- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body, whether or not for psychological or emotional reasons, except where described in the *Eligible health services under your plan - Reconstructive surgery and supplies* section. Injuries that occur during medical treatments are not considered accidental injuries even if unplanned or unexpected.
- This exclusion does not apply to:
- Surgery after an accidental injury when performed as soon as medically feasible
- Coverage that may be provided under the *Eligible health services under your plan - Gender reassignment (sex change) treatment* section.
- The removal of breast implants due to an **illness or injury**

## **Custodial care**

- Examples are:
- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying/changing containers and clamping tubing)
- Watching or protecting you
- Respite care, adult (or child) day care, or convalescent care except in connection with hospice care,
- Institutional care. This includes room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- Any service that can be performed by a person without any medical or paramedical training



### **Dental care for adults**

- Dental services for adults including services related to:
  - The care, filling, removal or replacement of teeth and treatment of **injuries** to or diseases of the teeth
  - Dental services related to the gums
  - Apicoectomy (dental root resection)
  - Orthodontics
  - Root canal treatment
  - Soft tissue impactions
  - Alveolectomy
  - Augmentation and vestibuloplasty treatment of periodontal disease
  - False teeth
  - Prosthetic restoration of dental implants
  - Dental implants

This exception does not include removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts.

### **Educational services**

- Examples of these services are:
- Any service or supply for education, training or retraining services or testing. This includes:
- Special education
- Remedial education
- Wilderness treatment program
- Job training
- Job hardening programs
- Services provided by a governmental school district

### **Elective treatment or elective surgery**

- Elective treatment or elective surgery except as specifically covered under the student policy and provided while the student policy is in effect

### **Experimental or investigational**

- Experimental or investigational drugs, devices, treatments or procedures unless otherwise covered under clinical trial therapies (experimental or investigational) or covered under clinical trials (routine patient costs). See the *Eligible health services under your plan – Other services* section.

### **Family planning services - other**

- Reversal of voluntary sterilization procedures, including related follow-up care
- Services provided as a result of complications resulting from a male voluntary sterilization procedure and related follow-up care

### **Foot care**

- Services and supplies for:
- The treatment of calluses, bunions, toenails, flat feet, hammertoes, fallen arches
- The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes
- Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies
- Routine pedicure services, such as cutting of nails, corns and calluses when there is no illness or injury of the feet

### **Gender reassignment (sex change) treatment**

- Cosmetic services and supplies such as:
- Rhinoplasty
- Face-lifting
- Lip enhancement
- Facial bone reduction
- Lopharoplasty
- Breast augmentation
- Liposuction of the waist (body contouring)
- Reduction thyroid chondroplasty (tracheal shave)
- Hair removal (including electrolysis of face and neck)
- Voice modification surgery (laryngoplasty or shortening of the vocal cords), and skin resurfacing, which are used in feminization
- Chin implants, nose implants, and lip reduction, which are used to assist masculinization, are considered cosmetic

### **Genetic care**

- Any treatment, device, drug, service or supply to alter the body's genes, genetic make-up, or the expression of the body's genes except for the correction of congenital birth defects

### **Growth/Height care**

- A treatment, device, drug, service or supply to increase or decrease height or alter the rate of growth
- Surgical procedures, devices and growth hormones to stimulate growth

### **Hearing aids and exams** except as described in the following services or supplies:

- A replacement of:
  - A hearing aid that is lost, stolen or broken
  - A hearing aid installed within the prior 24 month period
- Replacement parts or repairs for a hearing aid
- Batteries or cords
- A hearing aid that does not meet the specifications prescribed for correction of hearing loss
- Any ear or hearing exam performed by a physician who is not certified as an otolaryngologist or otologist
- Hearing exams given during a stay in a hospital or other facility, except those provided to newborns as part of the overall hospital stay
- Any tests, appliances and devices to:
  - Improve your hearing. This includes hearing aid batteries, amplifiers, and auxiliary equipment
  - Enhance other forms of communication to make up for hearing loss or devices that simulate speech

### **Home health care**

- Services for infusion therapy
- Nursing and home health aide services or therapeutic support services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities)
- Transportation
- Services or supplies provided to a minor or dependent adult when a family member or caregiver is not present
- Homemaker or housekeeper services
- Food or home delivered services
- Maintenance therapy

### **Hospice care**

- Funeral arrangements
- Pastoral counseling
- Respite care
- Bereavement counseling
- Financial or legal counseling which includes estate planning and the drafting of a will
- Homemaker or caretaker services that are services which are not solely related to your care and may include:
  - Sitter or companion services for either you or other family members
  - Transportation
  - Maintenance of the house

### **Incidental surgeries**

- Charges made by a physician for incidental surgeries. These are non-medically necessary surgeries performed during the same procedure as a medically necessary surgery.

### **Jaw joint disorder**

- Surgical treatment of jaw joint disorders
- Non-surgical treatment of jaw joint disorders
- Jaw joint disorders treatment performed by prosthesis placed directly on the teeth, surgical and non-surgical medical and dental services, and diagnostic or therapeutics services related to jaw joint disorders including associated myofascial pain
- This exclusion does not apply to covered benefits for treatment of TMJ and CMJ as described in the *Eligible health services under your plan –Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment section.*

### **Judgment or settlement**

- Services and supplies for the treatment of an injury or illness to the extent that payment is made as a judgment or settlement by any person deemed responsible for the injury or illness (or their insurers)

### **Mandatory no-fault laws**

- Treatment for an injury to the extent benefits are payable under any state no-fault automobile coverage or first party medical benefits payable under any other mandatory no-fault law

### **Medical supplies – outpatient disposable**

- Any outpatient disposable supply or device. Examples of these are:
  - Sheaths
  - Bags
  - Elastic garments
  - Support hose
  - Bandages
  - Bedpans
  - Syringes
  - Blood or urine testing supplies
  - Other home test kits
  - Splints
  - Neck braces
  - Compresses
  - Other devices not intended for reuse by another patient

## Medicare

- Services and supplies available under Medicare, if you are entitled to premium-free Medicare Part A or enrolled in Medicare Part B, or if you are not entitled to premium-free Medicare Part A or enrolled in Medicare Part B because you refused it, dropped it, or did not make a proper request for it

## Mental health treatment

- Mental health services for the following categories (or equivalent terms as listed in the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders* (DSM) of the American Psychiatric Association):
- Stays in a facility for treatment of dementias and amnesia without a behavioral disturbance that necessitates mental health treatment
- Sexual deviations and disorders except for gender identity disorders
- Tobacco use disorders except as described in the *Eligible health services under your plan – Preventive care and wellness* section
- Pathological gambling, kleptomania, pyromania
- School and/or education service including special educational, remedial education, wilderness treatment programs, or any such related or similar programs
- Services provided in conjunction with school, vocation, work or recreational activities
- Transportation

## Motor vehicle accidents

- Services and supplies given by a provider for injuries sustained from a motor vehicle accident but only when benefits are payable under other valid and collectible insurance. This applies whether or not a claim is made for such benefits.

## Non-medically necessary services and supplies

- Services and supplies which are not medically necessary for the diagnosis, care, or treatment of an illness or injury or the restoration of physiological functions. This includes behavioral health services that are not primarily aimed at the treatment of illness, injury, restoration of physiological functions or that do not have a physiological or organic basis. This applies even if they are prescribed, recommended, or approved by your physician, dental provider, or vision care provider. This exception does not apply to *Preventive care and wellness* benefits.

## Non-U.S. citizen

- Services and supplies received by a covered person (who is not a United States citizen) within the covered person's home country [but only if the home country has a socialized medicine program]

## Organ removal

- Services and supplies given by a provider to remove an organ from your body for the purpose of donating or selling the organ except as described in the *Eligible health services under your plan* section. This does not apply if you are donating the organ to a spouse, domestic partner, civil union partner, child, brother, sister, or parent.

## Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

## Private duty nursing

### **Prosthetic devices**

- Services covered under any other benefit
- Orthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg brace
- Trusses, corsets, and other support items
- Repair and replacement due to loss, misuse, abuse or theft
- Communication aids

### **Riot**

- Services and supplies that you receive from providers as a result of an injury from your “participation in a riot”. This means when you take part in a riot in any way such as inciting, or conspiring to incite, the riot. It does not include actions that you take in self-defense as long as they are not against people who are trying to restore law and order.

### **Routine exams**

- Routine physical exams, routine eye exams, routine dental exams, routine hearing exams and other preventive services and supplies, except as specifically provided in the *Eligible health services under your plan* section

### **Services provided by a family member**

- Services provided by a spouse, domestic partner, civil union partner parent, child, step-child, brother, sister, in-law or any household member

### **Therapies and tests**

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used as a physical therapy modality
- Sensory or auditory integration therapy

### **Tobacco cessation**

- Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including, medications, nicotine patches and gum unless recommended by the United States Preventive Services Task Force (USPSTF). This also includes:
- Counseling, except as specifically provided in the *Eligible health services under your plan – Preventive care and wellness* section
- Hypnosis and other therapies
- Medications, except as specifically provided in the *Eligible health services under your plan – Outpatient prescription drugs* section
- Nicotine patches
- Gum

### **Treatment in a federal, state, or governmental entity**

- Any care in a hospital or other facility owned or operated by any federal, state or other governmental entity, except to the extent coverage is required by applicable laws

### Treatment of infertility

- All charges associated with:
- Cryopreservation (freezing) of eggs, embryos or sperm. However, subsequent non-experimental **or investigational** procedures that use the cryopreserved substance are covered
- Reversal of voluntary sterilizations, including follow-up care. However, if a voluntary sterilization is successfully reversed, **infertility** benefits are available if your diagnosis meets the definition of **infertility**
- Travel costs within 100 miles of your home or travel cost not required by **Aetna**
- **Infertility** treatment for covered dependents under age 18
- Non-medical costs of an egg or sperm donor
- Selected termination of an embryo, unless the life of the mother would be in danger if all embryos were carried to full term
- **Experimental or investigational infertility** treatment as determined by the American Society for Reproductive Medicine
- Services provided to a surrogate. If you choose to use a surrogate, this does not apply to the cost for procedures to obtain the eggs, sperm or embryo from a covered individual
- ART services are not provided for out-of-network care

### Use of drugs, alcohol or intoxicants

- Services and supplies to treat an injury resulting from the use of:
- Drugs (except as prescribed by a physician)
- Alcohol
- Intoxicants

### Valid and collectable insurance

- Services and supplies covered by any other valid and collectible medical, health, vision, dental or accident insurance but only to the extent that benefits are payable under other valid and collectible insurance. This applies whether or not a claim is made for such benefits.

### Vision Care

- Pediatric vision care services and supplies
- Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses
- Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes
- Adult vision care
- Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses
- Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes
- Adult vision care services and supplies
- Your plan does not cover adult vision care services and supplies, except as described in the *Eligible health services under your plan – Other services* section.
- Special supplies such as non-prescription sunglasses
- Special vision procedures, such as orthoptics or vision therapy
- Eye exams during your stay in a hospital or other facility for health care
- Eye exams for contact lenses or their fitting
- Eyeglasses or duplicate or spare eyeglasses or lenses or frames
- Replacement of lenses or frames that are lost or stolen or broken
- Acuity tests
- Eye surgery for the correction of vision, including radial keratotomy, LASIK and similar procedures
- Services to treat errors of refraction

### **Work related illness or injuries**

- Coverage available to you under worker's compensation or under a similar program under local, state or federal law for any illness or injury related to employment or self-employment.
  - A source of coverage or reimbursement will be considered available to you even if you waived your right to payment from that source. You may also be covered under a workers' compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered "non-occupational" regardless of cause.

### **Exceptions and exclusions that apply to outpatient prescription drugs**

#### **Contraceptive methods, procedures, services, and supplies for contraceptive purposes**

- Contraceptive methods, procedures, services, and supplies for contraceptive purposes as elected by the policyholder due to an exemption or accommodation in accordance with applicable federal or state law and regulation.
- Services provided as a result of complications resulting from voluntary sterilization procedure and related follow-up care.

#### **Drugs or medications**

- Administered or entirely consumed at the time and place it is prescribed or dispensed
- Which do not, by federal or state law, require a prescription order (i.e. over-the-counter (OTC) drugs), even if a prescription is written except as specifically provided in the *Eligible health services under your plan – Outpatient prescription drugs* section
- That includes the same active ingredient or a modified version of an active ingredient as a covered prescription drug (unless a medical exception is approved)
- That is therapeutically equivalent or therapeutically alternative to a covered prescription drug including biosimilar (unless a medical exception is approved)
- That is therapeutically equivalent or therapeutically alternative to an over-the-counter (OTC) product (unless a medical exception is approved)
- Not approved by the FDA or not proven safe and effective
- Provided under your medical plan while an inpatient of a healthcare facility
- Recently approved by the U.S. Food and Drug Administration (FDA), but which have not yet been reviewed by Aetna's Pharmacy and Therapeutics Committee
- That includes vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
- For which the cost is covered by a federal, state, or government agency (for example: Medicaid or Veterans Administration)
- That are used to treat sexual dysfunction, enhance sexual performance or increase sexual desire, including drugs, implants, devices or preparations to correct or enhance erectile function, enhance sensitivity, or alter the shape or appearance of a sex organ
- That are used for the purpose of weight gain or reduction, including but not limited to stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, appetite suppressants or other medications
- That are drugs or growth hormones used to stimulate growth and treat idiopathic short stature unless there is evidence that the insured meets one or more clinical criteria detailed in our precertification and clinical policies

## Genetic care

- Any treatment, device, drug, service or supply to alter the body's genes, genetic make-up, or the expression of the body's genes except for the correction of congenital birth defects.

## We reserve the right to exclude:

- A manufacturer's product when a same or similar drug (that is, a drug with the same active ingredient or same therapeutic effect), supply or equipment is on the preferred drug guide.
- Any dosage or form of a drug when the same drug (that is, a drug with the same active ingredient or same therapeutic effect) is available in a different dosage or form on our preferred drug guide.

Northern Illinois University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

## Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

## State Notice of Non-Discrimination:

The laws of the State of Illinois prohibit insurers from unfairly discriminating against any person based upon their status as a victim of family violence, sex, sexual preference or marital status and forbids excluding coverage for dependent child maternity.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,  
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),  
1-800-648-7817, TTY: 711,  
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).



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TTY: 711

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Para acceder a los servicios de idiomas sin costo, llame al 877-480-4161 . (Spanish)

如欲使用免費語言服務，請致電877-480-4161。(Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 877-480-4161. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 877-480-4161. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie an 877-480-4161. (German)

Pou jwenn sèvis lang gratis, rele 877-480-4161. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 877-480-4161. (Italian)

言語サービスを無料でご利用いただくには、までお電話ください877-480-4161。(Japanese)

무료 언어 서비스를 이용하려면 번으로 전화해 주십시오877-480-4161. (Korean)

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Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 877-480-4161. (Vietnamese)

4161-480-877 ى الرقم للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على (Arabic)

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