

2017/2018 AETNA STUDENT HEALTH INSURANCE

This is an internal document to share information about the 2017-2018 Aetna Student Health Insurance.

With NO CHANGE IN BENEFITS from the 2016-2017 Plan, we are pleased to offer the Aetna Student Health Insurance to TCU students for 2017/2018 at a per semester premium of \$1,015.00. For a 1.7% increase over last year's premium, this comprehensive, major medical PPO plan has been retained for 2017/2018. Specifically designed for TCU students, the Aetna Student Health Insurance Plan provides benefits on and/or off-campus anywhere in the U.S. Worldwide benefits are available for students studying abroad or traveling outside of the U.S.

Good Health is a major contributor to Academic Success.

Students with inadequate health insurance or who are uninsured will find that unexpected medical bills from injuries or illnesses can threaten their ability to complete their education. Having a comprehensive health insurance plan in place will allow the student to access health care whenever needed.

Highlights of the 2017/2018 Plan:

- No Pre-existing Exclusion
- No Cap on Benefit Maximums
- Preventative Care – covered at 100% (no deductible)
- Inpatient & Outpatient Benefits
- Mental Health & Substance Abuse Benefits
- Women's Health Benefits
- Prescriptions eligible for an 80% or 70% reimbursement (after meeting the \$350 annual deductible and submitting a claim form with the receipt)
- Significant Savings when treated at TCU Health Center – Health Center submits charges for non-prescription services to Aetna Student Health which are paid at 100%. (The Health Center does NOT submit claims to private insurance.)
- Annual Deductible – In-Network \$350; Out-of-Network \$600
- Out-of-Pocket Maximums – In-Network \$4,600/Plan Year; Out-of-Network \$8,000/Plan Year
- Medical Evacuation & Repatriation
- Travel Assistance Services
- Informed Health Line
- Health & Wellness Portal
- Discount Programs – dental, vision, hearing, fitness, and others
- WEB ID Card – available on Health Center website after the ELECT/WAIVE period ends
- COST PER SEMESTER - \$1,015

Fall 2017 Coverage Begins August 15, 2017

The benefit booklet can be found on the Health Center's website and will allow parents and students to compare any existing plan with the TCU plan. Then, if they wish to decline the Aetna Student Health Insurance, they MUST enter their private health insurance information online prior to a specific deadline.

DEADLINE TO ELECT or WAIVE for Fall 2017 – August 25, 2017.

Since 1989 TCU has required undergraduates carrying 9+ hours to have health insurance. The requirement has been/is met by carrying the Student Health Insurance or by having a family/individual plan that provides health insurance comparable to the TCU Student Health Insurance Plan that will remain in effect for the entire academic year. Although not required for graduate students or undergraduates carrying fewer than 9 hours, the Student Health Insurance Plan is available for students attending credit, non-web courses when the student specifically elects the Plan online during the elect/waive period at the beginning of each semester. International students, regardless of status, are required to carry TCU's Student Health Insurance as a minimum standard of coverage. Enrollment is automatic for all students on an F-visa.