



International Students/Scholars

Welcome to
UMKC!



**2009-2010
University of Missouri
System (Kansas City)**

**Student Accident and
Sickness Insurance Plan**

**From
Aetna Student Health**

**The University of Missouri – Kansas City
Student Accident and Sickness Insurance
Plan is underwritten by Aetna Life
Insurance Company (ALIC) and
administered by Chickering Claims
Administrators, Inc. Aetna Student
Health is the brand name for products
and services provided by these
companies and their applicable
affiliated companies.**

We want you to know®



Dear International Student/Scholar:

We at University of Missouri – Kansas City feel it is extremely important that students have insurance coverage while they pursue their studies. If a student does not have adequate health insurance to cover the medical costs of an unexpected illness or injury, his/her education could be interrupted because medical care can be extremely expensive throwing off the best-laid financial plans.

Enclosed you will find a description of the medical insurance package negotiated by UMKC and administered by Aetna Student Health. Colleges and universities nationwide know Aetna Student Health as a market leader in providing quality health insurance solutions for students. They serve nearly half a million members at 200 schools. This program goes into effect each August and January respectively for the fall and spring semester, depending on your enrollment date.

The University is not in the insurance business. We offer this Plan because insurance coverage is mandatory for students on F-1 and J-1 visas, unless waiver requirements are met. Please read the enclosed materials and contact the International Student Affairs Office at (816) 235-1113 or email isao@umkc.edu if you have any questions.



Your Benefits at a Glance



Who

Is Aetna Student Health?

We've been offering health insurance coverage to students like you for over 25 years at colleges and universities across the country. We're also a part of Aetna – a leader in the insurance industry with a strong knowledge of health care and an expansive network of physicians, hospitals, and other health care providers.

Why

Is the International Student/Scholar Accident and Sickness Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some things to think about:

- **You may not be covered away from home or abroad.** If you travel in the U.S. or abroad, it's good to know you're covered if you need health care. Our Plan gives you that assurance.
- **You may not have prescription drug coverage.** With the cost of prescription drugs growing by double digits, you need all the help you can get. Under our Plan, you pay a low flat fee each time you need to fill a prescription

What

Is the International Student/Scholar Accident and Sickness Insurance Plan All About?

The Plan helps keep health care cost effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan.

Here's a brief description of the Plan benefits. See "Your Benefits at a Glance" to the right for high-level details.

This Pamphlet provides a brief summary of the Plan. For a complete Plan description, including limitations and exclusions, please view the 2009-2010 Plan Brochure on the web at www.aetnastudenthealth.com.

The International Student/Scholar Accident & Sickness Insurance Plan may not cover all your health care expenses. The Plan excludes coverage for certain services and contains limitations on the amounts it will pay. While this document and the UMKC International Student Accident and Sickness Insurance Plan brochure tell you about some of the important features of the Plan, other features may be important to you and some further limit what the Plan will pay. If you want to look at the full Plan description, which is contained in the Master Policy issued to University of Missouri-Kansas City you may contact us at (877) 375-7905.

This Plan will never pay more than the maximums listed in a coverage year. Additional Plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the Plan does not cover.

Where

Can I Go for Service?

First Stop, UMKC Student Health & Wellness (SHW)

When you need care, consider Student Health & Wellness as your first stop. They can provide the immediate attention you need and address most simple, routine health needs.

If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to Aetna's Preferred Provider network (see About Preferred Providers section.)

Please note: A new referral from Student Health & Wellness is required for each Policy Year.

You also may visit any health care provider directly and receive benefits from the Plan. However, when you visit SHW first, you'll pay less out of your own pocket for your care.

Lifetime Maximum	Student: \$250,000 for each injury or sickness Dependent: \$250,000 for each injury or sickness
Deductible (Per Policy Year)* (Note Definition Below)	Student: \$100 with SHW Referral \$250 without SHW Referral
Dependents:	\$100
Coinsurance** (Note Definition Below)	Covered Charges 80% Preferred Provider Preferred Provider Out-of-Pocket Maximum of \$3,000; once this Maximum is reached, charges for Preferred Provider services are covered at 100% 50% Non-Preferred Provider
Covered Services Inpatient	
Hospital Room and Board	Coinsurance
Hospital Intensive Care	Coinsurance
Hospital Miscellaneous (services and supplies including but not limited to: the cost of the operating room; lab tests; X-rays; anesthesia; drugs – excluding take-home drugs or medications; supplies)	Coinsurance
Maternity Benefits	Same as any sickness
Physician's Non-Surgical Visits (limited to 1 visit per day and not paid on day of surgery)	Coinsurance
Surgical Treatment	Coinsurance
Mental & Nervous Disorders	Same as any sickness
Substance Abuse	Same as any sickness
Covered Services Outpatient	
Physical/Occupational Therapy (\$1,500 combined Policy Year Maximum)	Coinsurance
Physician's Non-Surgical Visits (limited to 1 visit per day and not paid on day of surgery)	Coinsurance
Outpatient Miscellaneous Services (hospital emergency room; diagnostic, X-ray and lab services; chemotherapy and/or radiation therapy; miscellaneous tests and procedures)	Coinsurance
Maternity Benefits	Same as any sickness
Mental & Nervous Disorders	Same as any sickness
Substance Abuse	Same as any sickness
Prescription Drugs*** (\$1,500 Policy Year Maximum)	\$10 generic drug copay / \$20 brand-name drug copay

*Deductible – A Deductible is the specific amount of Covered Medical Expenses that must be incurred and paid for by the Covered Person before benefits are payable under the Plan. Deductible amounts are the responsibility of the Covered Person.

**Coinsurance – The percentage of Covered Medical Expenses payable by Aetna under the Student Accident and Sickness Insurance Plan.

***Subject to a 30 day supply per prescription or refill unless medically necessary or if you are traveling on vacation outside the United States.



Student Health & Wellness is located at:

Student Health & Wellness
4825 Troost Bldg.

Room 115
Kansas City, MO 64110

Phone Number: (816) 235-6133
Website: www.umkc.edu/chtc/health/

Note: SHW treats students only. Scholars and dependents of student and scholars are not eligible to use SHW. The limitations and requirements do not apply to dependents.

A description of Student Health & Wellness is provided for informational purposes only. SHW is not affiliated with Aetna Student Health.

About Preferred Providers

The doctors and other health care providers who belong to Aetna's network are called **preferred providers**.^{*} To learn more about preferred providers:

- Use Aetna's online DocFind® service at www.aetnastudenthealth.com, and search your school. You can use DocFind to find out whether a specific provider belongs to Aetna's network or to find preferred providers practicing in your area.

^{}Preferred providers are independent contractors and are neither employees nor agents of UMKC, Aetna Student Health, or Aetna.*

How and When

Do I Enroll?

Students:

All non-immigrant international students, scholars and Optional Practical Training/Academic Training participants holding F or J visas attending UMKC are eligible for this coverage. Enrollment in this Plan is mandatory and automatic for all non-immigrant international students upon academic enrollment each semester.

Scholars and OPT Participants:

Enrollment for Scholars and post-completion Optional Practical Training/Academic Training participants is optional and requires completion of an enrollment form each term. Enrollment forms may be obtained at the International Student Affairs Office.

Dependents:

Eligible students, scholars, and Optional Practical Training/Academic Training participants enrolled in this Plan may enroll their eligible dependents. Eligible dependents are defined as spouses residing with Insured Students or unmarried children under 25 years of age, who are Missouri residents not covered under another plan. Dependents must enroll for the same period as the student or within 30 days of the date the dependent entered the United States. If enrolling dependents, please obtain the enrollment form from the International Student Affairs Office and mail it with the correct premium directly to Aetna Student Health.

Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be rescinded in accordance with its terms.

Waiver Process & Deadline

Non-immigrant international students on F-1 and J-1 visas will be automatically enrolled unless waiver requirements are met. Waiver application and proof of other coverage must be submitted to the International Student Affairs Office within 31 days of the first day of class each semester. If the waiver information is not received or not approved by the indicated deadline, the student will remain enrolled in the International Student/Scholar Accident and Sickness Insurance Plan.

When

Does Coverage Begin?

Coverage begins upon the policy effective dates noted, or the first day of the term for which premium is paid for, or 12:01 a.m. following the date proper premium payment is received.

How

Much Does It Cost?

International Student/Scholar Accident and Sickness Insurance Plan Cost

	Annual 8/1/09 – 7/3/10	Fall 8/1/09 – 12/31/09	Spring/ Summer 1/1/10 – 7/31/10	Summer 6/1/10 – 7/31/10
Student	\$1,020	\$ 425	\$ 595	\$ 171
Student + Spouse	\$5,916	\$2,465	\$3,451	\$ 990
Student + Child(ren)	\$2,855	\$1,190	\$1,665	\$ 478
Student + Spouse + Child(ren)	\$7,750	\$3,230	\$4,520	\$1,297
Scholars + Dependents	Please obtain a Visiting Scholar application from the International Student Affairs Office.			

And There's More...

Our Plan offers more than just health coverage. It also offers you access to these important programs and services ...

- **Aetna VisionSM Discount Program¹** – A discount program on vision exams and eyewear.
- **Informed Health[®] Line²** – When you have questions, you can get answers – call or go online to help make your health decisions easier.
- **Health and Wellness Portal²** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Aetna Natural Products and ServicesSM Discount Program^{1,2,3}** – Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **Emergency Travel Assistance Services and Medical Evacuation³**
- **Accidental Death and Dismemberment Benefit³**

Chickering Claims Administrators Inc. (CCA) provides access to certain Accidental Death and Dismemberment (AD&D), Medical Evacuation/Repatriation (MER) and Worldwide Emergency Travel Assistance (WETA) coverages and services through a contractual relationship with On Call International Inc. (OnCall). Unless provided by Aetna Life Insurance Company, AD&D coverage is underwritten by United States Fire Insurance Company (USFIC). MER coverage is underwritten by Virginia Surety Company (VSC).

CCA and On Call are independent contractors and not employees or agents of the other or each other's affiliates. Neither CCA nor any of its affiliates underwrites or administers any MER or WETA benefits/services. Neither CCA nor any of its affiliates underwrites or administers any AD&D benefits that are provided through OnCall. Neither CCA nor any of its affiliates is responsible in any way for the benefits/services provided by or through OnCall, USFIC or VSC.

¹Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna.

²Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

³These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance or their affiliates.



There is also a Dental Plan Option!

Aetna's dental plan gives you the freedom to visit any licensed dentist in the country for care – with no referrals required.

To enroll and search dentists online, go to www.aetnastudenthealth.com and search for your school.

Annual Student Rate:	\$404
Fall Student Rate:	\$169
Spring/Summer Student Rate:	\$235
Summer Student Rate:	\$ 68

The Aetna Dental PPO insurance plan is underwritten by Aetna Life Insurance Company.

Vital SavingsSM on Dental⁴ is a dental discount program helping you and your dependents save an average of 30- to 50-percent on a wide array of dental services – with one low annual fee of \$25 per person. Enroll online at www.aetnastudenthealth.com.

⁴The Vital Savings by Aetna[®] program (the “Program”) is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna[®] discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-877-698-4825, is the Discount Medical Plan Organization.

Your Home Page @ Aetna Navigator[®]

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Order ID cards
- Print a temporary ID card
- See who is covered under your Plan
- And much more!

This material is for information only. Information is believed to be accurate as of the production date; however, it is subject to change. Health insurance plans contain exclusions, limitations and benefit maximums. The plan will pay benefits in accordance with any applicable Missouri insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits.

Learn More!

Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features. Just search for your school or call (877) 375-7905.

Aetna Student Health
Attn: Communications Dept.
1 Charles Park
Cambridge, MA 02142