How SHIP Works
Student Health Insurance Plan
2016-2017
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Health Insurance Basics
TERMS TO KNOW

- **Claim** – The total bill for an illness or injury.
- **Copay** – The fixed amount that you are responsible for paying at the time of service *each time* you see a healthcare provider or go to the hospital.
- **Coinsurance** – The sharing of the cost of the medical services between the insurance company and you.
- **Deductible** – The amount that you may have to pay before the insurance company begins to pay benefits.
- **Exclusions** – Specific conditions or situations that are *not* covered by the plan.
- **In-Network** – This refers to any provider who is part of the PPO network.
- **Preferred Allowance (PA)** – The negotiated amount payable for in-network providers.
- **Preferred Provider Organization (PPO)** – The network of providers who have contracted with the insurance company to provide healthcare services at discounted rates.
- **Out-of-Network** – This refers to any provider who is not part of the PPO network.
- **Reasonable & Customary** – The most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred, so long as those charges are reasonable, as determined by the insurance company.
HOW DOES INSURANCE WORK?

• In general, insurance works by creating a large pool of resources out of which claims are paid.

• With health insurance, a group of people pay premiums to an insurance company, and the insurance company pays an agreed-upon portion of the charges when a member utilizes services from a healthcare provider.

• Not everyone who pays a premium will have medical expenses, but some people will have medical expenses well above the premium they paid.

• Insurance may seem expensive, until you really need it!
HOW SHIPS WORK

• Your school selects a plan, and eligible students pay the cost to be enrolled in that plan.

• When an insured person gets sick, the insurance company pays the company’s portion of the coinsurance for the insurance claim.

• After the insurance company pays, you are billed for the remainder of the charges.

The university selects the insurance plan

Students pay the insurance premium

You are billed for your portion of the charges (10% non-PPO)

The company collects the premium and assumes risk

When you go to the doctor, the company pays their portion of the charges (100% PPO, 90% non-PPO for most charges)
How SHIP Works for Claremont University Students
A Student Health Services (SHS) referral is required for non-emergency care within a 25-mile radius from campus, unless SHS is closed or for certain preventive care.

**Student Health Services location:**
Tranquada Student Services Center, 1st Floor
757 College Way
Claremont, CA 91711

**Phone number:** (909) 621-8222

**Hours:**
Monday, Tuesday, Friday: 8:00 a.m. – 5:00 p.m.
Wednesday: 8:00 a.m. – 7:00 p.m.
Thursday: 9:00 a.m. – 5:00 p.m.
AETNA PPO

• The PPO for your insurance plan is Aetna. PPO stands for Preferred Provider Organization. It is a network of doctors, specialists, and hospitals that accept the Claremont College insurance plan. All participating PPO providers listed on the website www.aetna.studenthealth.com are available to you for consultation and treatment. Always check with the doctor or medical facility directly to confirm that they are still a participating PPO provider before you receive treatment.

• It is best to locate a doctor, urgent care center, and emergency room in the PPO network before you get sick. If you do not use a PPO provider, you will have to pay 10% of the charges.

• Each college of the Claremont Consortium has their own school page on www.aetna.studenthealth.com. On these pages, you can find plan materials, ways to find a provider in-network, and your ID card.
HOW DO I FIND A DOCTOR?

To find a PPO provider: www.aetna.studenthealth.com and enter the name or abbreviation of your school here.

When you get to this page, click “Find a doctor, hospital or pharmacy.”
HOW DO I FIND A DOCTOR?

What are you looking for?

• Choose what type of medical facility and type of doctor you are looking for.

• How far are you willing to travel to see a provider? Indicate the number of miles here based on the ZIP Code or address of your school or residence.

• Under “Select a Plan,” choose “Student Health Plans.”

A list of providers/facilities will be displayed based on your search criteria.
You can download your permanent Aetna ID card from your Aetna school page.

Type in your student ID and date of birth and press “View Card.” You can print your personal ID card from there.
TEMPORARY ID CARD

- If you are unable to download a card from the Aetna website, you can download a temporary ID card from your Ascension school page at www.4studenthealth.com.
- Click the “Temporary ID Card” icon under “Helpful Quick Links..

You can fill out your name and student number on the PDF. This temporary card can be used to verify your coverage by using the Member # listed on the card.
SHIP Medical Benefits
**SHIP MEDICAL BENEFITS**

The Aetna Student Health Insurance Plan will pay the following amounts for covered services subject to limitations and exclusions:

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<tr>
<th>Student Health Services</th>
<th>Aetna Preferred Provider</th>
<th>Non-PPO</th>
</tr>
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<tbody>
<tr>
<td>Deductible</td>
<td>Waived</td>
<td>$100 per person, per policy year</td>
</tr>
<tr>
<td>Covered Percentage</td>
<td>100% for covered services</td>
<td>100% of the negotiated charge, after deductible</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>None</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>Urgent Care Copay</td>
<td>None</td>
<td>$20 per visit</td>
</tr>
<tr>
<td>Emergency Room Copay</td>
<td>N/A</td>
<td>$100 per visit</td>
</tr>
<tr>
<td>Prescription Drug Copays</td>
<td>N/A</td>
<td>$20 generic/ $40 formulary brand/ $60 non-formulary brand</td>
</tr>
<tr>
<td>Out-Of-Pocket Maximum</td>
<td>N/A</td>
<td>Individual: $5,000/ Family: $12,700</td>
</tr>
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</table>
# PRESCRIPTION DRUG BENEFITS

The Pharmacy Benefit Manager for this plan is Aetna Pharmacy Management (Formulary: Aetna Premier Plus). Only prescriptions filled at Aetna pharmacies are covered. For more information, visit the Aetna website, or view the formulary on your school page at www.4studentthealth.com.

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<thead>
<tr>
<th>Drug Type</th>
<th>Copay Amount</th>
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<tbody>
<tr>
<td>Generic</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Formulary Brand Name</td>
<td>$40 Copay</td>
</tr>
<tr>
<td>Non-formulary Brand Name</td>
<td>$60 Copay</td>
</tr>
</tbody>
</table>

You can find a network pharmacy the same way you'd find a doctor or hospital on your Aetna school web page.
Important Contacts
YOUR ASCENSION STUDENT HEALTH WEB PAGE

• Additional information about your insurance plan can also be found on your Ascension school web page at www.4studenthealth.com.

• On your school web page, you can find important messages as well as helpful quick links and more instructions on how to use your insurance.
IMPORTANT CONTACT INFORMATION

For eligibility or enrollment, contact:
Ascension
(800) 537-1777
P.O. Box 240042
Los Angeles, CA 90024
www.4studenthealth.com

For benefit or claims questions, contact:
Aetna Customer Service
(877) 480-4161

Student Health Services
(909) 621-8222
Tranquada Student Services Center, 1st Floor
757 College Way
Claremont, CA 91711