

Some Quick Facts

about Our Student Health Insurance Plans

- Your child can use any provider or hospital they'd like, although the coverage level is higher within the Aetna preferred provider network.
- There are more than 843,000 health care professionals and 59,000 pharmacies within the nationwide Aetna preferred provider network.¹
- Coverage may be extended during the entire enrollment period of your child's college career.
- Coverage is continuous — 24 hours a day, anywhere in the world — including summer break — no out-of-area limitations.
- Care may be coordinated through the school's health center.

¹ Aetna's Enterprise Provider Database, as of May 2008. Preferred providers are independent contractors and are neither agents nor employees of Institution, or Aetna.

This brochure is for informational purposes only and is neither an offer of coverage nor medical advice. Health insurance plans contain exclusions and limitations.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Policy forms issued in OK include: GR-96134.

The Student Accident and Sickness Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies.

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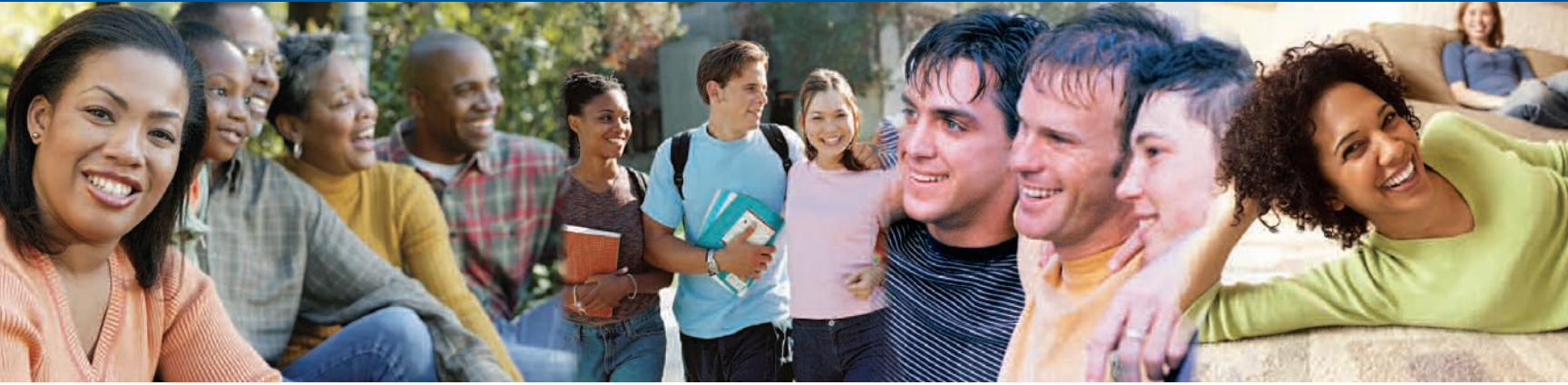
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What you need
to know
about your
family coverage.

We want you to know[®]
 **Aetna[®]**

Facts about your college student health insurance plan.



Your family plan may not be enough

A family health insurance plan isn't always the best solution for your college-bound child. Keeping your child on your family's plan can be costly. And the plan might not provide quite the coverage you think it does when your child is away from home. It might even stop providing coverage — abruptly — when your son or daughter reaches a certain age or changes from full-time to part-time enrollment.

What's more, depending upon location and plan details, your family's plan (including some HMO plans) can consider your child's campus health center out of its service area. As a result, your child might be covered while at school only for the most serious of medical emergencies. That could mean big bills for non-emergency coverage, or even worse, your child might decide to skip treatment rather than travel to a covered facility.

Surprisingly affordable

It may surprise you, but the cost of an Aetna Student Health insurance plan is typically much less than the cost of an employer-sponsored or an individual plan. Remember to compare the following:

- Premiums
- Out-of-pocket costs (deductibles, copays, etc.)
- Local, in-network providers vs. out-of-area coverage

Plan attributes	Employer or Individual Plans	Aetna Student Health school-sponsored plans [†]
Access to local and national providers	?	Yes
Prescription coverage	?	Yes
24 hour nurse line available for your child's questions and concerns	?	Yes
Coverage for a full year with no age restrictions	?	Yes
Medical evacuation and repatriation services in case your child is traveling	?	Yes
Discounts on dental and vision services	?	Yes
Insured dental plans	?	Yes

[†]Please note not all school-sponsored plans are the same. It is imperative you read your son or daughter's plan brochure details located at www.aetnastudenthealth.com or call an Aetna Student Health specialist at **800-966-7772**.

Health care when they need it

Aetna Student Health specializes in providing affordable health insurance programs tailored to student needs. We collaborate with the school's health center to ensure your child gets needed health care.

Coverage for your child

Aetna Student Health covers all students regardless of age because that's our specialty. As long as your child meets the eligibility requirements of her school, she's qualified for our coverage. And Aetna Student Health works for part-time or full-time students. Prescription coverage, vision care, travel assistance — it's all there.

Aetna Student Health is an affiliate of Aetna — one of the largest and most respected health care insurance organizations in the United States. We offer an extensive nationwide network of quality physicians, hospitals, and pharmacies to higher education institutions across the nation. That means you'll have peace of mind knowing your child always has access to health care. Many universities offer a broad range of medical services at their health centers, including preventive care, counseling, health education services, and referrals to other providers when necessary. By working with these campus health centers, Aetna Student Health helps ensure access to student-centered care — the kind you want for your child — is always there.

Even includes study abroad

Coverage follows your child worldwide. No matter how many borders he crosses, or how many high-health-risk countries she visits, the coverage is there. Through its relationship with On Call International 24/7 Emergency Travel Assistance Services, Aetna Student Health coordinates care and provides round-the-clock access to physicians, surgeons and specialists; provides emergency evacuation, access to second opinions and medical advisories; offers prescription assistance; and much more. And Aetna Student Health updates you and the school on what is happening to your child. Whether it's strep throat in London or emergency surgery in Yemen, your child will have health insurance coverage.

There for your child when you can't be

For over 25 years, student health insurance has been Aetna Student Health's only business, allowing us to tailor programs to meet student needs, and to meet individual school requirements. Today, we cover nearly 450,000 students nationwide. Be confident knowing that the health care you know is so important is always there for your child.

For more information about the Aetna Student Health insurance plan at your child's campus, visit www.aetnastudenthealth.com to view school-specific plan information or call **800-966-7772** to speak with a student health specialist.

