Aetna Student Health™

Brought to you by University of Missouri System (Missouri University of Science & Technology) and Aetna Student Health

International Students

www.aetnastudenthealth.com

POLICY NO. 890441

2013-2014
Dear International Student/Scholar:

We encourage you to take charge of your health by becoming familiar with your insurance plan. Without health insurance, unexpected accidents or illnesses can be financially detrimental for you when you encounter large medical costs. Adequate health insurance helps you be covered for those unexpected situations.

We at Missouri University of Science & Technology (Missouri S&T) feel it is extremely important that students have insurance coverage while they pursue their studies. Missouri University of Science & Technology offers a plan through Aetna Student Health. Aetna Student Health is a nationwide leader in providing health insurance coverage for college students, serving nearly 200 universities and 500,000 student members.

Like most insurance plans, some medical expenses may not be covered by this plan. Our plan continues to meet all Health Care Reform guidelines set by the U. S. Federal Government. Please note the Aetna Student Health Plan benefit maximum has increased to $500,000 for the 2013-2014 academic year. It is every Missouri S&T student’s responsibility to read and understand the policy provisions and limitations and their potential financial responsibility.

Enclosed you will find a description of the Aetna Student Health insurance plan. This program goes into effect each August and January respectively for the fall and spring semester, depending on your enrollment date. If you have any questions regarding the policy or benefits please call 1-877-375-7905 to speak with a customer service representative.

We require this plan for International Students because we believe all of our students should have health coverage. In addition, your health insurance from home probably won’t cover you when you are in the U.S., or cover you as effectively as needed. Therefore all international students are automatically enrolled in the plan upon enrollment in classes. Furthermore, certain visiting international students and scholars, including their dependents, are required by immigration law to carry insurance while in the U.S. Visiting scholars may choose the plan or demonstrate comparable coverage. We urge you to read the enclosed materials to become better informed of the Aetna Student Health insurance plan as a member of the Missouri S&T campus community.

*Front cover photo was provided by Missouri University of Science & Technology.*

The Missouri University of Science & Technology Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.
You have found the school that’s the right fit
Now choose the insurance plan that’s the right fit

Who Is Aetna Student Health?
Aetna Student Health has a strong knowledge of health insurance benefits and an expansive network of physicians, hospitals, and other health care providers. We’ve been offering health insurance coverage to students like you for 30 years at colleges and universities across the country. We work with Missouri University of Science & Technology’s Student Health Services (SHS) professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the policy/school year.

Why Is the Student Health Insurance 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.
• You may not have prescription drug coverage. The cost of prescription drugs is growing by double digits. Under our Plan, you pay a low copay for covered prescription drugs at in-network pharmacies. Benefits are subject to an annual maximum of $500,000.

Visit www.aetnastudenthealth.com to learn more.
Your student health insurance coverage, offered by Aetna Student Health®, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are $2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are $500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of $500,000 on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact 1-877-375-7905. Be advised that you may be eligible for coverage under a group health plan of a parent’s employer or under a parent’s individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent’s employer plan or the parent’s individual health insurance issuer for more information.

*Fully insured Aetna Student Health Insurance Plans are underwritten by Aetna Life Insurance Company (Aetna) 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.
Missouri University of Science & Technology  2013–2014
International Student Health Insurance Plan Design

Here is a brief description of the plan benefits. Full plan details available in the 2013–2014 Student Health Insurance Plan Brochure.

<table>
<thead>
<tr>
<th>Maximum benefit</th>
<th>$500,000 Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>(Note Definition Below)</td>
<td></td>
</tr>
<tr>
<td><strong>Students:</strong></td>
<td></td>
</tr>
<tr>
<td>$250 with an SHS Referral per Policy Year**</td>
<td></td>
</tr>
<tr>
<td>$400 without an SHS Referral per Policy Year**</td>
<td></td>
</tr>
<tr>
<td><strong>Spouse:</strong></td>
<td></td>
</tr>
<tr>
<td>$250 per Policy Year</td>
<td></td>
</tr>
<tr>
<td><strong>Child:</strong></td>
<td></td>
</tr>
<tr>
<td>$250 per Policy Year</td>
<td></td>
</tr>
</tbody>
</table>

| **Coinsurance*** (Note Definition Below) | 80% of Negotiated Rate Preferred Provider |

Preferred Provider Out-of-Pocket Maximum of $5,000. Once this Maximum is reached, charges for Preferred Provider services are covered at 100%.

<table>
<thead>
<tr>
<th><strong>Covered Services Inpatient</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospitalization (Includes ICU)</strong></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td><strong>Hospital Miscellaneous</strong></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>(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)</td>
<td></td>
</tr>
<tr>
<td><strong>Physician’s Non-Surgical Visits</strong></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>(limited to 1 visit per day and not paid on day of surgery.)</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>Deductible/Coinsurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Covered Services Outpatient</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physician’s Non-Surgical Visits</strong></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>(limited to 1 visit per day and not paid on day of surgery.)</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Miscellaneous</strong></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>(diagnostic x-ray and lab services; chemotherapy and/or radiation therapy; miscellaneous tests and procedures)</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Drugs (Note Definition Below)</strong></td>
<td>In-network****100% after a $15 generic or $30 brand-name copay.</td>
</tr>
<tr>
<td>($500,000 Policy Year Maximum. Copay is waived for contraceptives except for Brand drugs with Generic equivalent.)</td>
<td>Mail Order Program Available*****</td>
</tr>
</tbody>
</table>

*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.

**A referral is not required if medical care is received when the student is more than 50 miles from campus. The student must return to their Student Health Center for necessary follow-up care.

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

**** Students are required to pay up front in full at out-of-network pharmacies. They will then be reimbursed to the recognized charge, less the applicable copay.

***** 90-day supply of maintenance medications will be filled at a $30 generic drug copay/$60 brand-name drug copay. Mail order available through Aetna Rx Home Delivery. See your online brochure at www.aetnastudenthealth.com for details and order form.
Please read carefully:

• This plan will not pay more than the overall maximum benefit of $500,000 during the plan year.

• This plan will not pay more than $500,000 ppy for Prescription Drugs, $1,000 ppy for Durable Medical Equipment, and $3,000 ppy for Early Intervention Services, $5,000 ppy for Children’s Formula and Low-Protein Modified Food Products and $40,000 ppy for Autism Spectrum Applied Behavior during the plan year.

• Once any of these limits have been reached, the plan will not pay any more towards the cost of the applicable services, and your health provider can bill you for what the plan does not pay. Some illnesses cost more to treat than this plan will cover.

• Please read the University of Missouri Student Health Insurance Plan brochure located at www.aetnastudenthealth.com carefully. While this document and the University of Missouri Student Health Insurance Plan brochure describe important features of the plan, there may be other specifics of the plan that are important to you and some 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 the school, you may request a copy from the University of Missouri Office of Risk Management in Columbia, MO during normal business hours by appointment, or contact us at 1-877-375-7905.

If you are 19 years or older and have a pre-existing condition, this plan will not pay for coverage of this condition in excess of $3,500 for up to the first 12 months of coverage. For more information on pre-existing condition limitations and other plan exclusions, limitations and benefit maximums, please refer to the University of Missouri Student Health Insurance Plan Brochure and Master Policy. This plan pays benefits only for expenses incurred while the coverage is in force and only for the medically necessary treatment of injury or disease. The coverage displayed in this document reflects certain mandate(s) of the state in which the policy was written. However, certain federal laws and regulations could also affect how this coverage pays. Unless otherwise indicated, all benefits and limitations are per covered person.

www.aetnastudenthealth.com

Special Missouri Notice:

• An enrollee who is a member of a group health plan with coverage for elective abortions has the right to exclude and not pay for coverage for elective abortions if such coverage is contrary to his or her moral, ethical or religious beliefs.

• Your group contract holder has not purchased an optional rider for elective abortions pursuant to VAMS section 376.805.
Where can I go for service?
First Stop, Student Health Services (SHS). When you need care, consider Student Health Services as your first stop. They can provide many of the routine health services you need.

Please note: A new referral from SHS is required for each illness each Policy Year.

Student Health Services
Student Health Complex
910 W. 10th Street
Rolla, MO 65409
Phone Number: 573-341-4284
Website: http://studenthealth.mst.edu

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

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.

How much does it cost?

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Annual 8/1/13-7/31/14</th>
<th>Fall 8/1/13-12/31/14</th>
<th>Spring/Summer 1/1/14-7/31/14</th>
<th>Summer 6/1/14-7/31/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,499</td>
<td>$628</td>
<td>$871</td>
<td>$250</td>
</tr>
<tr>
<td>Student + Spouse</td>
<td>$8,375</td>
<td>$3,510</td>
<td>$4,865</td>
<td>$1,399</td>
</tr>
<tr>
<td>Student + Child(ren)</td>
<td>$4,128</td>
<td>$1,730</td>
<td>$2,398</td>
<td>$689</td>
</tr>
<tr>
<td>Student, Spouse &amp; Child(ren)</td>
<td>$11,004</td>
<td>$4,612</td>
<td>$6,392</td>
<td>$1,838</td>
</tr>
</tbody>
</table>

The rates above includes both the premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Missouri University of Science and Technology’s administrative fee.
When do I enroll in the plan?

Enrollment/Waiver Deadline Dates
Fall – 9/13/13
Spring/Summer – 2/14/14
Summer – 6/13/14

How do I enroll in the plan?

International Students/Scholars and OPT Participants:
All international students, faculty, scholars and Optional Practical Training/Academic Training participants holding F or J visas who are engaged full-time in international education or research activities outside their home country or country of regular domicile as non-resident aliens and who have not been awarded permanent residency are eligible for this coverage. Enrollment in this Plan is mandatory and automatic upon academic enrollment each semester. If you are participating as a research scholar or are on OPT/Academic Training you will enroll by completing enrollment forms located in the Office of International Affairs.

Dependents:
Eligible students, faculty, 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 dependent children under 26 years of age, regardless of whether or not they are married, or a full or part-time student, or dependent upon the parent for financial support. 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 and provide premium payment to the Office of International Affairs.

Missouri S&T Waiver Process & Deadline
Eligible students will be automatically enrolled. If you are a scholar, you will enroll by completing enrollment forms located in the Office of International Affairs. Scholars can waive participation in the Insurance Plan only if you can provide proof of equivalent coverage that meets the insurance requirements.

If you are on OPT/Academic Training, you will enroll by completing enrollment forms located in the Office of International Affairs. OPT participants can waive participation in the Insurance Plan by providing proof of equivalent coverage from your employer.
As a member of the Plan, you can also take advantage of the following services, discounts, and programs. These are not underwritten by Aetna and are NOT insurance. The member is responsible for the full cost of the discounted services. Please note that these services, discounts and programs are subject to change without notice. To learn more about these additional services and search for providers visit, www.aetnastudenthealth.com.

At home products discounts: Get discounts on products and services for your home and family, including the Omron Blood Pressure Monitor which makes it easy for you to track your blood pressure.

Books discounts: Save on books and other items from the American Cancer Society Bookstore, the Mayo Clinic Bookstore and Pranamaya.

Fitness discounts: Get the guaranteed lowest rates on gym memberships and discounts on at-home weight loss programs, home exercise products and equipment and one-on-one health coaching services through GlobalFit®.

*Provided by WellCall, Inc., through GlobalFit.

Hearing discounts: Save on hearing exams, hearing aids and other hearing aids, batteries, repairs services from Hearing Care Solutions and HearPO®.

Natural products and services discounts: Get discounts on specialty health care products and services, including online consultations. All products and services are provided through the ChooseHealthy® program® and Vital Health Network (VHN).

*The ChooseHealthy program is made available through American Specialty Health Systems, Inc. (ASH Systems), a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Oral health care discounts: Get discounts on a variety of oral health care products. Save on cavity-fighting gums and mints, mouthwash, toothpaste and more from Epic Dental. Additionally, get discounts on Waterpik® water-jet flossers for adults and children.

Vision discounts: Save on eye exams, lenses and frames, contact lenses, LASIK surgery and more when you go to a provider participating in the EyeMed Vision Care network.

Weight management discounts: Get discounts on the CalorieKing® Program and products, eDiets® diet plans, Jenny Craig® weight loss programs and Nutrisystem® weight loss meal plans.

Emergency Medical, Security and Travel Assistance Services including Medical, Political and Natural Disaster Evacuation: Contact On Call’s Global Response Center any time from anywhere in the world to access services including destination information, medical, dental and pharmacy referrals, legal consultation and referral, emergency cash transfer assistance, baggage delay assistance, bail bond assistance and many other important assistance services.

These 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 Company or their affiliates.

Aetna Specialty Pharmacy: provides specialty medications and support to members living with chronic conditions and illnesses. These medications are usually injected or infused, or some may be taken by mouth. For compounded medications, Aetna Specialty Pharmacy will coordinate getting your prescription to the compounding pharmacy that will be able to fill your prescription. For additional information please go to www.AetnaSpecialtyRx.com.

Quit Tobacco Cessation Program: Say good-bye to tobacco and hello to a healthier future! You’ll get personal attention in a one on one session or online group from Aetna health professionals that can help find what works for you.

Beginning Right® Maternity Program: Make healthy choices for you and your baby. Learn what decisions are good ones for you and your baby. Our Beginning Right maternity program helps prepare you for the exciting changes pregnancy brings.

The discount offers and programs above provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts and programs
may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to a discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance Company or their affiliates.

Aetna’s Informed Health® Line*: Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics**. The nurses can help you:
• Learn about medical procedures and treatment options.
• Improve how you talk with your doctor and other health care providers.
• Find out how to describe your symptoms better.
• Ask the right questions.
• Tell your doctor about your eating, exercise and lifestyle habits.

Call anytime. (United States only). Nurses are available 24-hours a day.

To reach a nurse, call 1-800-556-1555.

TDD for hearing and speech-impaired people only: 1-800-270-2386.

You can send an e-mail to IHL2@aetna.com for links to health information about your questions. Nurses reply within 24 hours. Note: Due to security reasons, the Informed Healthline will not open any attachments sent by e-mail.

Or listen to the Audio Health Library**. It explains thousands of health conditions in English and Spanish. Transfer easily to a registered nurse at any time during the call.

* While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs. Information is believed to be accurate as of the production date; however, it is subject to change.

** Not all topics may be covered expenses under your plan.

Use the Healthwise® Knowledgebase to find out more about a health condition you have or medications you take. It explains things in terms that are easy to understand.

Get to it through your secure Aetna Navigator® member website, at www.aetnastudenthealth.com.

Health programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health/dental care professional. The availability and terms of specific discounts, programs and wellness services are subject to change without notice. Not all discounts, programs are available in all states.

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
• See who is covered under your Plan
• Use cost of care tool
• View your health history report which provides your health data in a portable and easy to read format
• And much more!
Learn More!

Go to www.aetnastudenthealth.com to learn more or call 1-877-375-7905.

Aetna Student Health and OnCall are independent contractors and are not employees or agents of each other or each other’s affiliates. For the client’s convenience, fees for coverage and services provided by OnCall are included in the rates above; however, OnCall services are not part of the Plan. Aetna Student Health receives a portion of these fees. For further information regarding amounts retained by Aetna Student Health or any other questions regarding the OnCall program, please contact your account representative.

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

NOTICE: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.