



student health fee q & a

You may have noticed a health fee assessed to this semester's tuition bill...or if you didn't, whoever pays your tuition did. All full-time, degree-seeking Washington University students pay a student health fee that provides universal health insurance coverage, expanded on-campus health services, and wellness programs.

The student health fee provides insurance coverage 12 months per year and provides benefits while you are in St. Louis, at home, traveling within the US or traveling abroad. This insurance plan accesses the Aetna Provider Network which offers a robust network of providers all through the US.

q: if i already have health insurance, why do i have to pay the health fee?

a: It is important to remember that the **health fee covers more than just health insurance**. The fee allows for SHS to provide quality healthcare with expanded services such as free counseling sessions, increased physical therapy services, increase in the available appointment times for counseling and psychiatry needs, free lab testing and reduced cost visits to see medical providers. In addition, SHS offers a host of health and wellness programming to all students of the university.

q: what do i do if i have two health plans?

a: It is common for students to have two health plans. You should carry both insurance cards and present both cards anytime you receive healthcare services. The State of Missouri has an insurance ruling that says the two insurance carriers have to coordinate benefits between the plan. Chances are you will have almost 100% coverage between the two plans.
*The Aetna Student Health Plan is considered the primary plan for the student. Any other plan would be considered secondary.

q: can a student opt out of the plan?

a: Opt outs are not permitted and waivers are not provided. All full-time degree seeking students are included in the insurance program. No exceptions are made.

q: do i have health coverage while traveling abroad?

a: Yes. Coverage is considered "in-network" with in-network benefits while traveling outside of the US.

q: how do i use the health insurance?

a: Provide your insurance card whenever seeking healthcare. Claims will be paid according to the benefit plan. You will receive an explanation of benefits at your **local address** about how the plan paid your bill. Information about this can be found at:
aetnastudenthealth.com/wustl.

SHS HOURS

Monday 8 am-6 pm
Tuesday 8 am-6 pm
Wednesday 10am-6pm
Thursday 8 am-6 pm
Friday 8 am-5 pm
Saturday 9 am-1pm

Appointments can be made online at shs.wustl.edu or by calling 314-935-6666.

q: how does the referral process work?

a: SHS providers offer a variety of specialized services. Students are to seek care at SHS prior to obtaining care in St. Louis unless it is an emergency. SHS providers will evaluate all medical and mental health concerns and determine how the student should best obtain care. Referrals are provided for any services that SHS is not able to provide in order to assure the student receives the best treatment possible. **Referrals are for a set amount of visits and do expire.**

q: what insurance benefits do i receive with the student health fee?

a: A complete and detailed listing of insurance benefits is available on the SHS website at shs.wustl.edu. Some of the basics include the following:

- \$15 co-pay for visits to SHS medicine and includes **in-house lab fees** (some counseling visits are free); without the Student Health Insurance (uninsured, spouses/domestic partners, staff, faculty and visitors), visits cost \$90 plus any lab work performed. There is no deductible applied for services at SHS. Lab fees, supplies, and services other than the co-pay are eligible for 80% reimbursement on the plan.
- Your first eight visits for counseling are free. Visits 9-15 are available with a co-pay.
- Unlike most insurance plans, there is no pre-existing condition clause.
- **The plan is effective August 1, 2011 to July 31, 2012.** It provides benefits both when you are on campus and off campus, such as when on breaks or traveling abroad.
- You are responsible for the first \$350 of medical expenses per year for services performed outside SHS, payable benefits cover the remaining costs up to \$500,000.
- When you receive an outside referral from SHS, the plan covers a larger portion of the cost (after the \$350 per year deductible) if you choose a physician within the Aetna network. If you wish to use a physician outside the Aetna network, there is a reduction in coverage.

The plan does not cover medications, routine eye care, or dental care. There is an optional prescription drug plan, dental plan, and plans for dependents that can be purchased by contacting Aetna directly. **The deadline for purchasing optional coverage is September 15, 2011.** Information is at aetnastudenthealth.com/wustl

q: how do I get complete information about SHS and the health plan?

a: SHS supports the academic mission of Washington University by providing the student community with premiere, student-centered health and health promotion services. Please visit our website at shs.wustl.edu.

Complete information about the student health plan can be found at aetnastudenthealth.com/wustl.



student health insurance

The Habif Health and Wellness Center is pleased to announce that we have partnered with Aetna Student Health for the 2011-2012 academic year for our student health insurance plan. This plan is designed specifically for the students of this university.

The student health plan provides insurance coverage 12 months per year and provides benefits while you are in St. Louis, at home, traveling within the US or traveling abroad. This insurance plan accesses the Aetna Provider Network which offers a robust network of providers throughout the US.

Student Health Services is located in The Habif Health and Wellness Center in The Nathan Dardick House at the corner of Shepley Drive and Big Bend Boulevard.

All students should first seek treatment through SHS unless it is an emergency while in St. Louis.

Appointments may be made online at shs.wustl.edu

The Aetna Provider Network is used to access care anytime you are not in SHS. This will allow the greatest benefits on the student health insurance plan. To find a provider go to aetnastudenthealth.com/wustl. You may search by zip code and specialty.

FIRST STOP!

Students must first seek treatment at SHS. A referral from SHS is required for all students and their dependent spouses or domestic partners while in St. Louis.

A separate referral is required for each individual condition and at the beginning of each semester prior to receiving care for ongoing conditions.

ID Cards

You will receive an identification card confirming your enrollment after September 1, 2011. Please note that you will be covered under the plan as of August 1, 2011.

You may print a temporary ID card from aetnastudenthealth.com/wustl

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Plan Basics

You are automatically enrolled in the basic medical plan.

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- Unlike most insurance plans, there is no pre-existing condition clause.
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Detailed Information

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