Important Student
Health Insurance
Information Enclosed!

Brought to you by The Habif Health and Wellness Center at Washington University in St. Louis and Aetna Student Health

The 2010-2011 Washington University in St. Louis Student Health Insurance Plan for Domestic, International and Study Abroad (Outbound) Students

Policy 474928
Dear Washington University Student:

The Habif Health and Wellness Center is pleased to announce that we will continue to partner with Aetna Student Health for the 2010-2011 academic year. We are looking forward to enhancements in our program including a more comprehensive prescription drug program, optional dental insurance, free tobacco cessation support and the ability to purchase a plan with a lower deductible and lower out of pocket maximum.

We are proud of the comprehensive and high quality insurance coverage and access to services provided by the Washington University Student Health Insurance and the Habif Health and Wellness Center. These services include:

- Coverage uniquely designed for the Washington University student community
- A $500,000 per year benefit with a 2-million dollar lifetime benefit
- Access to Aetna’s nationwide network of healthcare providers, including physicians in the Washington University Physicians’ Network.
- Worldwide Emergency Travel Assistance services including medical evacuation and repatriation.
- Ten counseling visits at the Habif Health and Wellness Center at no cost
- Access to wellness programs through Health Promotion Services at the Habif Health and Wellness Center

Washington University became completely tobacco free on July 1, 2010. This is a campus-wide initiative, and includes all Washington University owned and managed property (wustl.edu/tobaccofree). As part of this initiative, The Habif Health and Wellness Center, in conjunction with Aetna Student Health, is offering free tobacco cessation services including personal counseling, medication and on-line support. This is a challenging endeavor, but success will make us a healthier and more productive living, working and learning community.

I am excited about the coming year and the opportunity to support you with your academic and personal goals. I encourage you to visit us often and not allow small challenges to turn into significant barriers. Please visit our website at shs.wustl.edu to find out more about The Habif Health and Wellness Center and the services we offer. I appreciate your trust, and am looking forward to working with you.

Sincerely,
Alan I. Glass, M.D.
Assistant Vice Chancellor and
Director, Habif Health and Wellness Center

The Washington University in St. Louis Student Health 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.
Here for You!

Washington University in St. Louis and Aetna Student Health have partnered to provide a comprehensive program that couples on-site primary care and mental health services with a rich health insurance benefit plan that provides a network of specialists and hospitals. It is important to us that all students have access to medical and mental health care whenever it is needed so that is why you are pre-enrolled in a Student Health Insurance Plan. Students are covered while they are in St. Louis, when traveling home or to another country.

What
Is this Health Insurance Plan All About?

Washington University in St. Louis has developed an insurance plan with Aetna Student Health specifically for its students. The Plan provides coverage for illnesses and injuries that occur on or off campus, while at home and also provides worldwide coverage. Washington University in St. Louis is pleased to offer the Plan as summarized in this Pamphlet. Please keep this Pamphlet as it provides a general summary of your coverage.

The Aggregate Maximum benefit under the Student Health Insurance Plan, described in this Pamphlet, is $500,000 per Covered Person per Policy Year. For additional information on Plan policies and provisions, you may obtain a copy of the 2010-2011 Washington University Student Health Insurance Plan Brochure online at the Student Connection section of www.aetnastudenthealth.com/WUSTL or on the Student Health Services website: shs.wustl.edu.

Please keep this Pamphlet as it provides a general summary of your coverage. Please note that some benefits are limited and should be carefully reviewed.

If you or your Physician have any questions regarding benefits, please contact Aetna Student Health at (866) 725-4403.

How
Much Does It Cost?

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Medical Plan</th>
<th>Alternate Medical Plan</th>
<th>Optional Prescription Drug Plan</th>
<th>Aetna Advantage™ Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student 8/01/10 – 7/31/11</td>
<td>$ 575*</td>
<td>$ 42**</td>
<td>$ 86</td>
<td>$117</td>
</tr>
<tr>
<td>Spouse or Domestic Partner</td>
<td>$ 1,588*</td>
<td>$1,667*</td>
<td>$279</td>
<td>$125</td>
</tr>
<tr>
<td>Each Child</td>
<td>$ 952</td>
<td>$1,004</td>
<td>$183</td>
<td>$183</td>
</tr>
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</table>

* The student health fee is $575. This fee pays for the cost of the student’s health insurance coverage underwritten by Aetna Life Insurance Company, the primary care and mental health services provided by the Student Health Center on the campus of Washington University in St. Louis (see shs.wustl.edu for a description of all the services provided by the Student Health Center) and contributions to a reserve fund used for medical equipment, and other significant investments into the student health program. While the costs of this comprehensive student health program vary from year to year, the premium costs generally comprise 70-75% of the total health fee.

** The total cost of the Alternate Medical Plan is the Medical Plan Premium plus an additional $42.

www.aetnastudenthealth.com/WUSTL

Your one-stop website
Where

Can I Go for Service?

First Stop, Student Health Services in The Habif Health and Wellness Center. When you need care, make it your first stop. The Habif Health and Wellness Center provides comprehensive, state-of-the-art medical and mental health care to the students of Washington University in St. Louis (WUSTL).

Student Health Services is located in The Habif Health and Wellness Center in The Nathan Dardick House (terrace level) at the corner of Shepley Drive, and Big Bend Boulevard, near Forsyth.

All students should seek treatment through Student Health Services first unless it is an emergency while they are in St. Louis, Missouri. Students who are more than 50 miles away from St. Louis should seek care with a doctor or other health care provider who belongs to Aetna’s Preferred Provider* network (doctors, specialists and facilities).

A referral from WUSTL Student Health Services is required for all students and their dependent spouses or domestic partners. Except as specifically outlined, a referral is required from Student Health Services prior to receiving treatment outside Student Health Services, and a separate referral is required for each individual condition and at the beginning of each semester prior to receiving care for ongoing conditions. (Dependent children are not eligible to use Student Health Services on campus and therefore are not required to obtain a referral.) If WUSTL students and their dependent spouses/domestic partners do not obtain a referral prior to treatment, benefits are not payable.

A referral is not required for the following services:

- Obstetrical and gynecological services including Maternity Care
- Radiology Services
- Treatment of an Emergency Medical Condition
  (Students or dependent spouse/domestic partners are required to obtain a referral for any necessary follow-up care the following business day)
- Services obtained more than 50 miles from campus (Students or dependent spouse/domestic partners are required to obtain a referral for any necessary follow-up care when they return to the WUSTL area)
- When Student Health Services is closed
- Care for Dependent Children

When you visit Student Health Services first, you’ll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit www.aetnastudenthealth.com/WUSTL.

*Preferred Providers are independent contractors and are neither agents nor employees of Aetna Life Insurance Company, Chickerling Claims Administrators, Inc., or their affiliates.
Your Benefits at a Glance

The Washington University Student Health Insurance Plan for the 2010-2011 Academic Year is a comprehensive plan which is designed to meet the medical and mental health care needs of all Undergraduate students and full-time Graduate students (as defined by your program). Students are automatically billed for and enrolled in the Student Health Insurance Plan.

The Student Health Insurance Plan helps keep health care affordable. It also gives you the opportunity to utilize all of the services offered at the Washington University Student Health Services.

First Stop! You must first seek treatment at Student Health Services (SHS) and receive a written referral from the SHS in order for insurance benefits to be payable outside the SHS. A written referral will not be issued to an outside provider in the community for services that the SHS is capable of treating in their facility. SHS is a multi-disciplinary and primary care service, conveniently located on campus, dedicated to providing quality medical and mental health care to University students and their spouses/domestic partners. Dependent children are not eligible to use the SHS.

Student Health Services Contact Information

Fall and Spring Hours:
8 AM – 6 PM Monday, Tuesday, Thursday
10 AM – 6 PM Wednesday
8 AM – 5 PM Friday
9 AM – 1 PM Saturday
Closed University Holidays and Sundays

Summer Hours:
9 AM – 3 PM Monday – Friday
Closed University Holidays and Weekends

General Office Information:
Phone: (314) 935-6666
Fax: (314) 935-8515

Mailing Address:
Student Health Services
Washington University in St. Louis
Campus Box 1201
One Brookings Drive
St. Louis, MO 63130-4899

Website:
shs.wustl.edu

After hours care is available by calling (314) 935-6666; select option ”1.” There is a nurse on duty to answer any medical questions you may have while Student Health Services is closed.

On the following page, we have described how the Student Health Insurance Plan works — in brief detail. You should refer to the online Plan Brochure for additional details regarding referral requirements and your Plan.

For more details about Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information, and other Plan features, be sure to visit www.aetnastudenthealth.com/WUSTL.
Here's a brief description of the Plan benefits:

### Medical Plan
Policy Number 474928

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Preferred (In Network)</th>
<th>Non-Preferred (Out of Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Maximum</td>
<td>$500,000 per Covered Person per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>Preferred Care (In Network): $350 per Covered Person per Policy Year</td>
<td></td>
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<tr>
<td></td>
<td>Non-Preferred Care (Out of Network): $700 per Covered Person per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td>$10,000 per Covered Person per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Expenses</td>
<td>Preferred (In Network)</td>
<td>Non-Preferred (Out of Network)</td>
</tr>
<tr>
<td>Physician's Office Visit</td>
<td>After meeting the Plan Deductible, a $20 per Visit Copay, 100%</td>
<td>70%</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>X-Ray and Lab</td>
<td>80%</td>
<td>50%</td>
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### Alternate Medical Plan
(The Alternate Medical Plan must be purchased online at [www.aetnastudenthealth.com/WUSTL](http://www.aetnastudenthealth.com/WUSTL))

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<tr>
<td>Aggregate Maximum</td>
<td>$500,000 per Covered Person per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>Preferred Care (In Network): $250 per Covered Person per Policy Year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care (Out of Network): $500 per Covered Person per Policy Year</td>
<td></td>
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### Prescription Drug Plan
(The Prescription Drug Plan must be purchased online at [www.aetnastudenthealth.com/WUSTL](http://www.aetnastudenthealth.com/WUSTL))

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Preferred (In Network)</th>
<th>Non-Preferred (Out of Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Maximum</td>
<td>$2,000 per Covered Person Per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Per Prescription Copay</td>
<td>Generic: Up to $20 of the actual cost per Drug or 10% of the total cost, whichever is greater</td>
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<tr>
<td></td>
<td>Brand Name: Up to $40 of the actual cost per Drug or 50% of the total cost, whichever is greater</td>
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</table>

(Please Note: Your prescription will be reimbursed only if it is listed on the WUSTL Covered Medications List. Non-listed drugs are not covered. Please refer to [www.aetnastudenthealth.com/WUSTL](http://www.aetnastudenthealth.com/WUSTL) for the Covered Medications List. You may obtain your prescription at any retail pharmacy. However, if you fill your prescription at the Student Health Services pharmacy, you will be required to pay only the copay at the time of purchase. Otherwise, you must pay in full for all prescriptions purchased at a retail pharmacy and submit for reimbursement.)

The Washington University in St. Louis Student Health Insurance Plan will pay benefits in accordance with any applicable Missouri State insurance law. Please read the Washington University in St. Louis Student Health Insurance Plan Brochure carefully. While this document and the Washington University in St. Louis 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 Washington University in St. Louis you may view it at Habif Health and Wellness Center or contact Aetna Student Health at (866) 725-4403. The annual maximum for the Washington University in St. Louis Student Health Insurance Plan is $500,000 per Policy Year. The Plan also contains other exclusions, limitations and benefit Plan maximums. Some illnesses or injuries may cost more to treat and you may be billed for what the Plan does not cover.
How
And When Do I Enroll in the Plan?
All Undergraduate students and full-time Graduate students (as defined by your program) on the Danforth Campus are automatically billed for and covered by the Student Health Insurance Plan through the Student Health Fee. No enrollment is necessary for the Medical Plan. No waivers are allowed for existing medical plan coverage. Enrollment is required if you wish to participate in the Alternate Medical Plan, the Prescription Drug Plan, the Aetna Advantage Dental Plan, or to enroll your dependents. Medical students and part-time students are not covered, and are not eligible to purchase the Plan.

To participate in the Alternate Medical Plan, the Prescription Drug Plan, the Aetna Advantage Dental Plan, or to enroll your dependents, visit www.aetnastudenthealth.com/WUSTL.

Students must be enrolled in the Medical Plan to purchase the alternate plans. STUDENTS AND DEPENDENTS ARE NOT AUTOMATICALLY ENROLLED IN THESE COVERAGEs.

Enrollment Deadline Dates
The deadlines to enroll in the Alternate Medical Plan, the Prescription Drug Plan, the Aetna Advantage Dental Plan, or to enroll your dependents, are as follows:
Fall: September 15, 2010
Spring: January 12, 2011

Insurance ID Card
You will receive an Identification Card confirming your enrollment in the WUSTL Plan after September 1, 2010. Please note, you will be covered under the Plan as of August 1, 2010. If you need a temporary card before receiving your permanent ID card, please visit www.aetnastudenthealth/WUSTL and click on “Plans and Products Offered to You”, then “Temporary ID Card”.

If You Have Other Coverage
Important Information if you have coverage through another insurance plan!
The Washington University Student Health Insurance Plan for the 2010-2011 Academic Year is your primary policy in the event you are covered as a dependent on another insurance policy; i.e. a parent, spouse or guardian plan. You will receive an Identification Card showing your enrollment in this Plan. This I.D. card should be presented to your medical providers so they have this Plan’s information on file. All claims should be submitted to Aetna Student Health for processing first. You will then receive an Aetna Explanation of Benefits that can be used to file claims with your other carrier.

Optional Programs
Alternate Medical Plan
All Washington University in St. Louis students enrolled in the Medical Plan have the option to buy the Alternate Medical Plan for themselves and their dependents that lowers the out-of-pocket maximum from $10,000 to $5,000 per Covered Person per Policy Year. The Alternate Medical Plan also lowers the Annual Deductible from $350 to $250 per Covered Person per Policy Year for Preferred Care, and from $700 to $500 per Covered Person per Policy Year for Non-Preferred Care.

Annual Price:
Student only: $42*
Spouse or Domestic Partner: $1,667
Each Child: $1,004
* The total cost of the Alternate Medical Plan is the Medical Plan premium plus an additional $42.

Optional Prescription Drug Plan
All Washington University in St. Louis students enrolled in the Medical Plan have the option to buy the Prescription Drug Plan for themselves and their dependents. You may obtain your prescription from the Student Health Services pharmacy or any retail pharmacy, and be reimbursed by submitting a copy of your pharmacy receipt to Aetna Student Health. You will be reimbursed for covered medications from the Washington University in St. Louis Student Health Insurance Plan Covered Drug List only. This list can be viewed online at www.aetnastudenthealth.com/WUSTL, click on “Plans and Products Offered to You” then “Optional Prescription Drug Plan”.

Annual Price:
Student only: $86
Spouse or Domestic Partner: $279
Each Child: $183
Eligibility Requirements
Students must be enrolled in the Medical Plan by Washington University in St. Louis to purchase the Alternate Medical Plan or the Optional Prescription Drug Plan. Premiums must be paid directly to Aetna Student Health at the time of enrollment on the website. Students have the option to pay premium for dependents in installments.

Please make sure you understand your school's credit hour and other requirements for enrolling in this Plan. 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.

Continuation Plan for Graduating Students
Washington University in St. Louis students who graduate in December 2010 or between May 2011 and August 2011 have the option to enroll themselves and their dependents in the Continuation Plan for up to nine months after the termination date of their plan. A student cannot choose to take the Alternate Continuation Plan if they were insured on the Basic Plan while an active student at WUSTL. A student cannot choose to take the Basic Continuation Plan if they were insured on the Alternate Plan while as an active student at WUSTL. Dependents will not be permitted to be enrolled on the WUSTL Continuation Plan unless they were insured on the WUSTL Plan the previous semester. For more information please go to www.aetnastudenthealth.com/WUSTL, click on “Graduating Students”.

Monthly Price for the Basic Continuation Plan:
Student only: $38  
Spouse or Domestic Partner: $120  
Each Child: $79

Monthly Price for the Alternate Continuation Plan:
Student only: $40  
Spouse or Domestic Partner: $127  
Each Child: $84

Aetna Advantage™ Dental Plan
With our Aetna Advantage Dental benefits and insurance plan, you select a primary care dentist (PCD) and have most of your preventive and restorative services covered by a copayment or reduced fee for each visit. Enroll online at www.aetnastudenthealth.com/WUSTL.

Annual Price:
Student only: $117  
Spouse or Domestic Partner: $125  
Each Child: $183

The Aetna Advantage™ Dental insurance plan is underwritten by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. in Arizona, Advantage Dental is underwritten by Aetna Health Inc. Each insurer has sole financial responsibility for its own products.

And There’s More…
Washington University in St. Louis is a smoke-free campus. Check out the Quit Tobacco Cessation Program included in your school Medical Plan at no additional charge. Say goodbye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads®, a leading provider of tobacco cessation programs. You’ll get personal attention from health professionals that can help find what works for you.

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

- **Aetna Book℠ Discount Program** – Access to a 10% discount on any book or DVD online purchase from the MayoClinic.com Bookstore.
- **Aetna Fitness℠ Discount Program** – Access to preferred rates on gym memberships and discounts on at-home weight loss programs, home fitness options, and one-on-one health coaching services through GlobalFit™.
- **Aetna Hearing℠ Discount Program** – Access to discounts on hearing devices and hearing exams from HearPO®. Average savings on hearing aids is 25%.
- **Aetna Natural Products and Services℠ Discount Program** – Access to reduced rates on services from participating providers for acupuncture, chiropractic care, massage therapy and dietetic counseling. In addition, discounts are available on over-the-counter vitamins, herbal and nutritional supplements and natural products. All products and services are provided through American Specialty Health Incorporated and its subsidiaries.
- **Aetna Vision℠ Discount Program** – Access to discounts on vision exams, lenses and frames when a member utilizes a provider participating in the EyeMed Select Network.

www.aetnastudenthealth.com/WUSTL  Your one-stop website
Aetna Weight ManagementSM Discount Program – Access to discounts on Jenny Craig® weight loss programs, products, and a 30% discount on monthly eDiet membership dues. eDiets is an online diet, fitness and healthy living website.

Oral Health Care Discount Program – Access to discounts on oral health care products. Save on xylitol mints, mouth rinses, gum, candies and toothpaste from Epic. Additionally, exclusive savings are available on Waterpik® dental water jets and sonic toothbrushes.

Zagat Discounts – Access to a 30% discount on a one-year online subscription fee to Zagat.com that allows a 25% discount on all purchases at the Zagat online store. The Zagat website provides subscribers access to reviews of over 40,000 restaurants, nightspots, hotels and attractions around the world.

Health and Wellness Portal – 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.

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.

Emergency Travel Assistance Services and Medical Evacuation – Access to certain accidental death and dismemberment benefits, worldwide emergency travel assistance services through OnCall International.

Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice. Discount programs may not be available in all states.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.

Vital SavingsSM on Dental is a dental discount program included with the Student Medical Plan at no additional charge, helping you and your dependents save an average of 15% to 50%* on a wide array of dental services.

*Actual costs and savings vary by provider and geographic area.

The 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, (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
- Print a temporary ID card
- See who is covered under your Plan
- Use the 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/WUSTL to learn more or call us at (866) 725-4403.

To contact Student Health Services go to shs.wustl.edu or call (314) 935-6666.

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions, benefit maximums and limitations. The Plan will pay benefits in accordance with any applicable Missouri State insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither agents nor employees of Aetna Life Insurance Company, Chickering Claims Administrators, Inc., or their affiliates. Aetna does not provide healthcare or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: GR-96134.

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