The Vital Savings by Aetna® program (the "Program") is not insurance. The Program is a discount program provided by Healthyroads®, a leading provider of discount programs. Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice and are not a substitute for diagnosis or treatment by a physician or other licensed health provider. The Program does not provide coverage or guaranty payments for costs. The Program does not provide insurance, and is not a contract of insurance. Discounts are based on an average per capita savings and may vary by region and service. The Program is not intended to replace coverage provided by employers or other providers of health insurance. Providers of goods and services are independent contractors and are not employees or agents of Aetna Life Insurance Company or Aetna Health, Inc. A discount may not be available in all areas. Important programs and services:

- **Aetna VisionSM Discount Program** - A discount on vision exams and eyewear.
- **Aetna Weight ManagementSM Discount Program** - Access to discounts on Jenny Craig® weight loss programs.
- **Aetna FitnessSM Discount Program** - Discounts for membership in the American College of Sports Medicine's National Association of Personal Trainers and other fitness clubs. Discounts also available for the use of home fitness equipment, health and fitness equipment, and/or the purchase of health and fitness products.
- **Aetna Navigator®** - Access to Aetna's nationwide network of healthcare providers, including Washington University physicians and other network providers. Aetna Navigator offers coaching services and more.
- **SpaWish® Gift Certificate** - A $500,000 per year benefit with a $2 million dollar lifetime benefit
- **Zagat® Online** - Access to reduced rates and preferred rates on fitness club memberships, spa services, restaurants and hotels. Discounts also available on seeing and hearing the latest in home fitness equipment, health and fitness equipment, and/or the purchase of health and fitness products.
- **Be the Healthy and do the Healthy Program** - A $500,000 per year benefit with a $2 million dollar lifetime benefit
- **Access to Aetna's nationwide network of healthcare providers, including Washington University physicians and other network providers.**
- **Medical Evacuation and Repatriation** - Access to Aetna's worldwide network of healthcare providers.
- **Emergency Travel Assistance Services** - Access to Aetna's nationwide network of healthcare providers.
- **Maternity Program** - Coverage uniquely designed for the Washington University student community
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***Actual costs and savings vary by provider and geographic area.**

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**Your Home Page @ Aetna Navigator®**

One good member of the Plan, you have access to Aetna Navigator, your member website which contains personalized benefits and health information. When you register with Aetna Navigator, you have your personal plan:

- View your most recent claims
- Your eDiets® account
- See what’s covered under your Plan
- Use our cost of care tool
- Your health history report which provides insight into your personal goals. I encourage you to visit us often and not allow small challenges to turn into significant barriers. Please visit our website at www.aetnastudenthealth.com/WUSTL 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.

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**Emergency Travel Assistance Services**

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**Your one-stop website**

[www.aetnastudenthealth.com/WUSTL](http://www.aetnastudenthealth.com/WUSTL)

**For additional information please contact:**

Aetna Student Health, Inc.

1-877-698-4825

shs.wustl.edu

To contact Student Health Services go to

www.aetnastudenthealth.com/WUSTL

Your one-stop website...
Washington University in St. Louis and its Student Health Services have provided a comprehensive health insurance plan for our student body. This plan provides a comprehensive view of health insurance to help you understand the costs associated with your medical plan. To provide a comprehensive look at the University’s Student Health Insurance Plan (SHIP), we will explain some of the key components of the plan. What

Washington University in St. Louis has developed an insurance policy under which Aetna Life Insurance Company acts as administrator. The University’s Student Health Services (SHS) is responsible for administering SHIP, which is provided by Aetna. Washington University in St. Louis, as an employer, purchases the group insurance policies for employees and students, and SHS, as a benefits administrator, acts as the agent of the University to manage the provision of the insurance. The SHS is responsible for ensuring that the insurance plan is provided according to its terms.

What

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Washington University Student Health Insurance Plan

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All About?

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For additional information on Plan policies and physicians, call 314-935-6666 or write to: Chickering Claims Administrators, Inc., or their affiliates. Aetna Life Insurance Company, or its agents or employees, are not responsible for claims submitted for services obtained more than 50 miles from the Washington University Student Health Services (SHS) and receive a written referral from the SHS for treatment of an Emergency Medical Condition.

First Stop!

Student Health Services (SHS) and receive a written referral from the SHS for treatment of an Emergency Medical Condition.

Medical Plan

We Are

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Health & Wellness Center or contact us at

The Washington University Student Health Insurance Plan is an open enrollment plan that provides benefits to students, including those who are not insured through their parents or other dependents who lowers the out-of-pocket maximum for the Alternate Medical Plan and is available to students, dependents, and part-time employees.


dedicated to providing quality medical and mental health care services to students and their families.

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counseling services.


Washington University in St. Louis covers the costs of your care that occur while you are in St. Louis, Missouri. Students who are not enrolled in the Student Health Care Plan, or who are in a hospital or facility outside of St. Louis, Missouri, must obtain an approved medical referral for any outpatient treatment or follow-up care the following business day. Students are required to follow the guidelines of their insurance companies for outpatient treatment and follow-up care. Contact your insurance company or the Washington University Student Health Care Plan office for more information. Student and parent-Sponsored Plan

Medical Plan

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Your Benefits at a Glance

The Washington University Student Health Insurance Plan provides comprehensive health care coverage. Your benefits are based on the type of plan you choose. Washington University Student Health Insurance Plan for the 2009-2010 Academic Year is $5,590. Washington University Student Health Insurance Plan for the 2009-2010 Academic Year is $5,590.

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

Maternity Care.

Each Child: $909

Spouse or Domestic Partner: $253

Student only: $114

If you are married or have a domestic partner, you must provide proof of it to Aetna Student Health at the time of enrollment on the Aetna Advantage Dental insurance plan. You and your dependents. You may obtain your prescription from the Prescription Drug Plan only.

Prescription Drug Plan

Student only: $114

Annual Price:

- $114 for one
- $228 for two
- $54 per dependent per month

Annual Deductible Preferred Care (In Network): $250 per Covered Person per Policy Year

If you are married or have a domestic partner, you must provide proof of it to Aetna Student Health at the time of enrollment on the Student Health Insurance Plan. Aetna Student Health reserves the right to review, at any time, your eligibility to continue coverage. You are responsible for any premiums due to Aetna Student Health for continuation coverage and any other requirements for enrolling in this Plan. Aetna Student Health may rescind your continuation coverage if you fail to meet these requirements. Your continuation coverage continues for 18 months from the date you stop being eligible to remain on the Plan.

The Aetna Advantage Dental insurance plan is available in all states. Students must be enrolled in the Medical Plan by the enrollment deadlines to participate in the Dental Plan.

How When To Enroll In The Plan?

All Washington University in St. Louis students, regardless of major or location, will be automatically enrolled in the Medical Plan through the Student Health Services. You may disenroll from the Medical Plan at any time through the Student Health Services. We strongly encourage you to sign up for the Dental Plan. The Medical Plan is a student-paid plan that is administered by the Student Health Services. For details, please review the Dental Plan Enrollment Form.

Enrollment Deadline Dates

Closed University Holidays and Sundays

10 am – 6 pm Wednesday

For more details about Plan benefits, provisions, exclusions, and other requirements for enrolling in this Plan, be sure to read the Plan Brochure online at the Student Connection section of www.aetnastudenthealth.com/WUSTL

www.aetnastudenthealth.com/WUSTL

Aetna Advantage Dental Plan

For more information about the Dental Plan, visit the Student Connection section of www.aetnastudenthealth.com/WUSTL.

Optional Programs

Enrollment Deadline Dates

- Fall: September 15, 2009
- Spring: January 12, 2010

How And When To Enroll In The Plan?

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www.aetnastudenthealth.com/WUSTL

Your one-stop website
The Student Health Insurance Plan helps keep the medical and mental health care needs of all students (as defined by your program). Students are enrolled in the Medical Plan and/or are required to obtain a referral for any necessary mental health services provided by the Student Health Center on campus. (Students or dependent spouse/domestic partners. Dependent children are required to obtain a referral for any necessary mental health care to the students of Washington University in St. Louis who belongs to Aetna’s Preferred Provider* network.)

**Your Benefits at a Glance**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Expenses Preferred (In Network)</th>
<th>Expenses Non-Preferred (Out of Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outpatient Pharmacy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30-Day Supply</td>
<td>70%</td>
<td>100%</td>
</tr>
<tr>
<td>90-Day Supply</td>
<td>40%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Prescription Drug Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-Ray and Lab</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Aggregate Maximum</td>
<td>$500,000 per Covered Person per Policy Year</td>
<td></td>
</tr>
</tbody>
</table>

**Annual Deductible**

| Preferred Care (In Network): $350 per Covered Person per Policy Year |
| Non-Preferred Care (Out of Network): $500 per Covered Person per Policy Year |

**Out-of-Pocket Maximum**

| Preferred Care, Student only: $700 per Covered Person per Policy Year |
| Non-Preferred Care, Student only: $909 per Covered Person per Policy Year |
| Preferred Care, Each Child: $1,350 per Covered Person per Policy Year |
| Non-Preferred Care, Each Child: $1,908 per Covered Person per Policy Year |
| Preferred Care, Spouse or Domestic Partner: $1,382* per Covered Person per Policy Year |
| Non-Preferred Care, Spouse or Domestic Partner: $2,076* per Covered Person per Policy Year |

*Includes for the Formulary List. You may obtain your prescription at the Washington University in St. Louis Student Health Services pharmacy or any retail pharmacy. Prescription claims are payable outside the Student Health Services (SHS) network, subject to any applicable prior authorization requirements.

**Enrollment Deadline Dates**

- Fall: August 12, 2010 - October 1, 2010
- Spring: January 12, 2010 - February 11, 2010

Students are required to enroll in the Student Health Insurance Plan at the beginning of each semester prior to receiving care for any medical or mental health services and are not eligible to enroll if/when they have an emergency while on campus or off campus. Students are required to obtain a referral for any necessary mental health services provided by the Student Health Center on campus. (Students or dependent spouse/domestic partners. Dependent children are required to obtain a referral for any necessary mental health care to the students of Washington University in St. Louis who belongs to Aetna’s Preferred Provider* network.)

**Rigidity Requirements**

Students who do not enroll in the Student Health Insurance Plan are required to provide alternate coverage that meets or exceeds the same level of coverage as the Student Health Insurance Plan. Failure to provide alternate coverage will result in the student being held financially responsible for its own products.

**Annual Price**

- Student only: $114
- Each Child: $151
- Spouse or Domestic Partner: $22
- Each Child: $170

**Prescription Drug Plan**

- Student only: $19
- Each Child: $25
- Spouse or Domestic Partner: $40
- Each Child: $49

**Optional Programs**

- Optional Prescription Drug Plan: $54 per semester
- Optional Dental Plan: $30 per semester

**Student Health Services Contact Information**

- Address: Student Health Services, Habif Student Health Center, Box 1022, 4555 South Lindell Blvd., St. Louis, MO 63110
- Phone: 314-935-3111
- Website: www.shs.wustl.edu

**Student Health Services Mission Statement**

- Student Health Services is the primary provider of medical and mental health care services for the students of Washington University in St. Louis. Our mission is to provide comprehensive, state-of-the-art care to the students of Washington University in St. Louis and to ensure that students have access to prompt and effective medical and mental health care.

**In-Person and Telephonic Services**

- Phone: 314-935-3330
- Website: www.shs.wustl.edu

**Online Services**

- MyChart: www.shs.wustl.edu/mychart
- Student Health Services (SHS) and receive a written referral if a specialist is required to treat your condition.

**Chickering Claims Administrators, Inc., or their affiliates.**

- Fax: 314-935-4102

**Student Health Services Hours**

- Fall Hours:
  - Monday – Thursday: 8 am – 4 pm
  - Friday: 8 am – 1 pm
  - Closed University Holidays and Weekends

- Spring Hours:
  - Monday – Thursday: 8 am – 4 pm
  - Friday: 8 am – 1 pm
  - Closed University Holidays and Weekends

- Summer Hours (Monday – Friday): 8 am – 4 pm

**Website**

- www.shs.wustl.edu

**Fax**

- 314-935-1335

**Closed University Holidays and Weekends**

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Vital SavingsSM on Dental

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Program includes with the Student Medical Plan at no additional charge. Your dependents also may receive a discount on vision exams and eyewear. A discount on over-the-counter vitamins and supplements is also included with the Program. Each Member is responsible for paying any charges directly to the providers who participate in the Program. Each Member is responsible for paying any charges directly to the providers who participate in the Program.

Use cost of care tool to Aetna Navigator, your secure member website. You can view your health data in a portable and easy to read format. You can view your most recent claims and view your health history report which provides a record of your health information. Use the cost of care tool to view your most recent claims. Use the cost of care tool to view your health history report. You can view your health data in a portable and easy to read format.

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Do Not Make Payments Directly To Your Provider

A $500,000 per year benefit with a $2 million dollar lifetime benefit

Coverage uniquely designed for the Washington University student community

Washington University in St. Louis Student Health Insurance Plan for Students of Washington University in St. Louis

Aetna® discount program.