

ATTENTION: Macalester College 2009-2010 Students



MACALESTER COLLEGE



STUDENTS Must Respond!

Students are required to have adequate health insurance. All students **are billed** for the insurance offered by the college on the July statement. Students must **show proof** of their personal/family health insurance coverage by **ENROLLING** or **WAIVING OUT** of the policies on-line between July 1, 2009 thru August 15, 2009. If you waive out, the charge will be removed on the September statement. If you enroll (or fail to waive out), the charge will remain. This is an *annual process* – you'll do this every year.

New students will need their Macalester ID # - this will be available on your first billing statement which is available July 13th.

The Aetna Student Health, in partnership with Macalester College, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad at a cost of less than \$50 per month.

What is the Health Insurance Plan All About?

Student Health Insurance Plan offers you:

- An 80/20 policy with a \$20.00 co-pay amount.
- Access to Aetna's nationwide network of health care professionals, including primary care and specialist doctors
- Travel Assistance Services and Worldwide Medical coverage while traveling or studying abroad
- Access to the Student Connection at www.aetnastudenthealth.com. Click on "Find Your School" to read your health insurance brochure, find out how to fill a prescription and email customer service
- Once you're a member of the Plan, you have access to Aetna Navigator™, your secure member website packed with personalized benefits and health information.
- Aetna will process claims submitted by clinics/hospitals/pharmacies accordingly.
- This insurance plan can provide primary insurance coverage or compliment your existing plan.
- Students DO NOT need this insurance plan to use the services offered at Macalester Health Services.
- Waiting period of 6 months *now* waived for mental illness.
- Some dental coverage included in the plan for abscess or wisdom teeth removal.

How Do I Enroll or Waive Out?

1. Simply visit the "Student Connection" link www.aetnastudenthealth.com and click on "Find Your School".
2. Type in your school Policy Number 697426 or search by school name.
3. Once at your school web page, click on the tabs entitled "Enroll" or "Waive" and follow the instructions on the screen.
4. Must complete on-line between July 1 through August 15, 2009; or you will be billed for the insurance!

What does the Accident Plan cover?

- 80/20 policy with a \$20 co-pay amount per injury; costs less than \$5 per month
- Covers up to \$4000 per policy year – a nice compliment to existing health insurance plans to help cover deductibles
- Covers injuries that occur on and off-campus; **recommended for athletes!**

How Much Does it Cost?

Accident Plan	Annual	Sickness & Health Plan	Annual
	9/01/09-8/31/10		9/1/09-8/31/10
DEADLINE	08/15/09	DEADLINE	08/15/09
RATE	\$56	RATE	\$566

A complete 2009-2010 Brochure, and Disclosure Information will be available online at www.aetnastudenthealth.com in June '09. **For more information or questions contact Sue at Macalester.... rothenbacher@macalester.edu**
Aetna Student Health is an internal business unit of Aetna Life Insurance Company.