


University of Massachusetts Amherst
University Health Services
Memorandum

Date: May 20, 2011
To: Providers, Clinic Staff, PT, Specialty Clinic, Patient Services
From: Donna Yezierski 
Subject: **Aetna Student Health Insurance Plan 2011/2012**

Please find attached spreadsheet that shows the plan changes for the Aetna Student Health Insurance Plan for 2011/2012 plan year. This plan is effective 08/01/11 – 07/31/12. Coverage for new spring students begins on 01/22/12. This plan is sold on an annual basis. If a student is not longer a student for the spring 2012 semester their coverage will expire on 01/21/12.

Some of the highlighted plan changes include:

- Increase in deductible to \$250.00
- 85% coverage in network (currently 100%)
- 75% coverage out of network (currently 80%)
- Limit of 20 visits in and out of network for PT, Chiropractic and Acupuncture
- Co-payments for RX have decreased to \$15.00 generic and \$30.00 brand
- Routine physicals are now covered

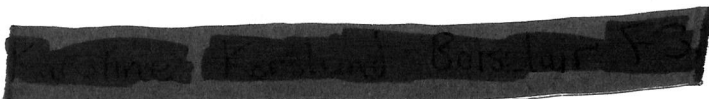
UHS will bill all services rendered to Student Health Insurance Plan members beginning on 08/01/11. All non covered costs, co-insurance and deductibles will be covered under the Student Health Fee for services rendered at UHS only.

Referrals will still be required for the 85% or 75% benefit level. For non referred services coverage will be 60% after the \$250.00 deductible. UHS should only write referrals for our patients with established care.

Students will be responsible for the annual deductible amount of \$250.00 and the co-insurance amount of 15% or 25% in the community.

Brochures will be available on line after July 1st. Students will receive their ID cards in September.

If there are any questions please contact me at 577-5265.



Aetna Student Health
Plan Design
2011/2012

Individual annual premium		\$2,776.00	
Family annual premium		\$4,598.00	
Benefit		Plan Design	Plan Design
		<i>In Network</i>	<i>Out of Network</i>
Deductible		250.00	\$250.00
Plan Maximum		unlimited	unlimited
Out of pocket maximum		\$5,000 per plan year	\$5,000.00
Inpatient		85% after 250.00 deductible	75% after 250.00 deductible
Hospitalization (semiprivate R&B)		85% after deductible	75% after deductible
Hospital Misc		85% after deductible	75% after deductible
Surgeon's Fee		85% after deductible	75% after deductible
Assistant Surgeon		85% after deductible	75% after deductible
Anesthetist		85% after deductible	75% after deductible
RN Services		85% after deductible	75% after deductible
MD visits		85% after deductible	75% after deductible
Pre-admission testing		85% after deductible	75% after deductible
Mental Health			
Inpatient bio & sub abuse		85% after deductible	75% after deductible
outpatient bio & sub abuse		85% after deductible	75% after deductible
inpatient non-bio		85% after deductible - 60 days per year	75% after deductible
outpatient non-bio		85% after deductible - 24 visits per year	75% after deductible
Psychological Testing		at UHS only: 85%	

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Outpatient			
Surgeon's Fees		85% after deductible	75% after deductible
Day Surgery		85% after deductible	75% after deductible
Assistant Surgeon		85% after deductible	75% after deductible
Anesthetist		85% after deductible	75% after deductible
Specialist office visit		85% after deductible	75% after deductible
Physical Therapy		85% after deductible	75% after deductible; (20 visits per plan year combined in and out of network)
Radiation and Chemotherapy		85% after deductible	75% after deductible
Emergency Room		35.00 copayment, 100% after deductible	35.00 copayment, 100% after DD
Radiology		85% after deductible	75% after deductible
Laboratory		85% after deductible	75% after deductible
Chiropractic Services		85% after deductible	75% after deductible; (20 visits per plan year combined in and out of network)
Pharmacy - Prescriptions			
Tier 1		15.00 co-payment (generic) 30 day supply	
Tier 2		30.00 co-payment (brand) 30 day supply	
GEO RX - 10.00 copayment for birth control pills.			
Other Services			
Ambulance -emergency		100% after deductible	100% after deductible
Durable Medical Equipment		85% after deductible with 10,000. maximum	same as with in network
Dental injury treatment		85% after deductible with 400.00 yearly max	same as with in network
Dental impacted wisdom teeth		85% after deductible	same as with in network
Elective abortions		85% after deductible	75% after deductible
High Cost Imaging		85% after deductible	75% after deductible
Acupuncture		85% after deductible	75% after deductible; (20 visits per plan year combined in and out of network)
Routine Examinations			

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2011/2012

Routine Physicals			85% after deductible		75% after deductible
Immunizations -including titers			85% after deductible		75% after deductible
Routine GYN physicals			85% after deductible		75% after deductible
Misc Items:					

No preexisting condition clause

UHS claims will be paid at 85% - no deductibles apply at UHS (discussion on how submit claims will need to be discussed)

Referral requirement to remain intact

05/02/11 - dy
05/16/11 -dy