



UNIVERSITY of
MASSACHUSETTS AMHERST
150 Infirmary Way
Amherst, MA 01003-9288

University Health Services

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Dear Graduate Student Employee:

As you're aware, Massachusetts requires college students to have health insurance. In an effort to improve student health plan programs at state colleges and universities, agencies including the Massachusetts Health Connector and the Department of Education established a consolidated contract bid process which this year included UMass Amherst.

Aetna Student Health has been awarded the 2011 – 2012 school-sponsored plan. The Student Health Insurance Plan (SHIP) meets or exceeds state requirements and provides you and your dependents with important benefits, services and programs.

Students taking five or more credits in a degree-seeking program are automatically enrolled in the individual SHIP and charged on the semester's tuition bill. Those taking fewer than five credits, including continuation fee students, and those seeking family coverage, must come to University Health Services (UHS) to enroll. UHS will process your enrollment and forward charges to the Bursar's Office for inclusion on the tuition bill. This is an annual plan, billed per semester. Coverage begins Aug.1, 2011 and ends July 31, 2012. If you are not enrolled for the Spring 2012 semester, your coverage will end Jan. 21, 2012; coverage for new spring students will begin Jan. 22, 2012.

Following are plan changes I wanted you to be aware of when seeking care at UHS and in the community. After a \$250 deductible, services provided in the community with a referral to a preferred provider will be covered at 85%; non-preferred providers will be covered at 75%. Most routine medical services provided at UHS will be covered at 100%.

Benefits at a Glance	2011 – 2012	2010 – 2011
Policy year maximum	Unlimited	Unlimited
Plan deductible	\$250 annual	\$200 annual
Prescription drugs	\$15 co-pay/generic; \$30 co-pay/brand-name. Oral contraceptives, \$10 co-pay	\$20 co-pay/generic; \$30 co-pay brand-name. Oral contraceptives, \$10 co-pay
Physician's office visit	Preferred: 85%* Non-Preferred: 75%*	Preferred: 100%* Non-Preferred: 80%*
Specialist visits & day surgery	Preferred: 85%* Non-Preferred: 75%*	Preferred: 100%* Non-Preferred: 80%*
Inpatient hospitalization & care	Preferred: 85%* Non-Preferred: 75%*	Preferred: 100%* Non-Preferred: 80%*
Emergency room	100%* after \$35 co-pay	Preferred: 100%* after \$35 co-pay Non-Preferred: 80%* after \$35 co-pay
X-Ray & lab	Preferred: 85%* Non-Preferred: 75%*	Preferred: 100%* Non-Preferred: 80%*
Mental health	Preferred: 85%* Non-Preferred: 75%*	Preferred: 100%* Non-Preferred: 80%*
Physical therapy, chiropractic, acupuncture	Preferred: 85%* Non-Preferred: 75%* 20 visits, combined preferred and non-preferred per plan year	Preferred: 100%* Non-Preferred: 80%*
Ambulance	100%*	100%*
* After deductible. Services received in the community without a referral will decrease benefits to 60%.*		

Full benefit information will be available online after July 1 at www.aetnastudenthealth.com; a pamphlet will also be mailed to you in July. Plan ID cards will be mailed by Aetna Student Health upon enrollment. In the interim, if you have questions regarding SHIP coverage or enrollment, call UHS Patient Services, (413) 577-5192.

Sincerely,

Donna J. Yeziarski
Associate Director, UHS
Director, Clinical Practices, Operations and Systems