Do the Math!

Student Health Insurance Plan

Visit www.aetnastudenthealth.com
A Student Health Insurance Plan may be the best alternative and here’s why.

A student health insurance plan is tailored specifically for the student lifestyle, no matter what the age of the student, even if they are older than 26. Some things to consider when looking at a student health insurance plan.

Do the Math!

<table>
<thead>
<tr>
<th></th>
<th>PSU Student Plan</th>
<th>Family, Individual, COBRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Term Premium (fall, winter, spring/summer)</td>
<td>$594</td>
<td></td>
</tr>
<tr>
<td>Annual In-Network Deductible</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket maximum</td>
<td>$3,500 per insured</td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80%/60%</td>
<td></td>
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<tr>
<td>Office Visit Copay</td>
<td>$20 per visit</td>
<td></td>
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<tr>
<td>Mental Health Visit Copay</td>
<td>$15 per visit</td>
<td></td>
</tr>
<tr>
<td>RX co-payments</td>
<td>$20/$30/$40</td>
<td></td>
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</tbody>
</table>

Subtotal

Number of Office Visits per year x Copay:
Number of Mental Health Visits per year x Copay:
Number of RX’s per year x Copay:
Other medical costs including deductible:
Grand Total

Be sure to consider any annual coverage maximums and internal benefit maximums that may apply.

Yes No Does Plan cover non-emergent care out of area or otherwise have coverage restrictions?
Yes No Does your employer charge premium per covered dependent or per family?
Yes No Are there any services excluded from the deductible?
Yes No Is there an annual out-of-pocket maximum?
Yes No Are there coverage exclusions or limitations that would prohibit you from receiving necessary care?
Yes No Are there annual maximums or other plan limitations? If so, determine what types of services do you require and the frequency?

Look at premiums, deductibles, benefits provided, annual and benefit maximums, exclusions, limitations, time covered, geographic area covered, total out-of-pocket expenses and the employer contribution to obtain a relevant comparison.

Why Choose a Student Health Insurance Plan?

- PSU’s plan provides continuous coverage including during breaks and summer months.
- Works in conjunction with the campus Student Health Service. Other plans, like HMOs, may not cover a student if the college is out of their network service area.
- PSU’s plan allows Student Health Services to provide referrals to doctors off campus for most services.
- Provides access to a large network of participating providers.
- Students have access to travel assistance services whether they are at school, traveling or studying abroad.
- Includes access to emergency assistance – available 24/7.
- Access to savings on over-the-counter vitamins, massage therapy, oral health care products, and more...

Notes:

For more information and to enroll visit www.aetnastudenthealth.com

Not for use in Arizona

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