Aetna Student Health Insurance Plan at The George Washington University

The 2015-2016 GW Student Health Insurance plan will be through Aetna Student Health. The open enrollment period for the Fall 2015 plan is August 1, 2015 - September 30, 2015. In order to enroll, you will need to sign up online by visiting https://www.aetnastudenthealth.com/

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Deadline</td>
<td>9/30/2015</td>
<td>9/30/2015</td>
<td>1/31/2016</td>
</tr>
<tr>
<td>Student</td>
<td>$3,520</td>
<td>$1,760</td>
<td>$1,760</td>
</tr>
<tr>
<td>Spouse</td>
<td>$3,223</td>
<td>$1,611.50</td>
<td>$1,611.50</td>
</tr>
<tr>
<td>Child</td>
<td>$3,223</td>
<td>$1,611.50</td>
<td>$1,611.50</td>
</tr>
<tr>
<td>2 or more Children</td>
<td>$6,446</td>
<td>$3,223</td>
<td>$3,223</td>
</tr>
</tbody>
</table>

Student members of the plan have their primary care visits 100% if they utilize the GW Colonial Health Center.

The plan covers preventative services at 100%, including:
- One physical per year
- One STD screening per year
- One influenza shot per year

Please visit our website to find out about the services that are offered at the Colonial Health Center http://studenthealth.gwu.edu/.

For further information regarding the student insurance please visit https://www.aetnastudenthealth.com/
Key Features for Students of the GW Student Health Insurance Plan

- **Coverage Benefit.** If you experience illnesses or accidents while you are covered by this insurance, the coverage is an unlimited amount for your health care for the duration of your insurance.

- **The GW Colonial Health Center.** Most services provided at the Colonial Health Center, an outpatient medical clinic for all registered students, will be covered by the insurance.

- **In-Network vs. Out-of-Network Care.** You may seek health care from any physician or health care provider, but the amount the insurance will pay is different depending upon whether you use:
  - An *in-network* health care provider (one participating in the insurance company) or
  - An *out-of-network* provider (one not participating in the insurance company).

- **In-Network Health Care**
  - You will be required to pay the first $300 of your health care costs each year. This is called the *annual deductible*.
  - After you pay the first $300, the insurance will pay 80% of your health care costs and you will pay 20%. The amount you pay is called *co-insurance*.
  - The maximum you will be required to pay for in-network care is $6,350 per year. This is called your *annual maximum out-of-pocket expense*. If you reach that maximum, the insurance will pay 100% of in-network care for the remainder of that coverage year.

- **Out-of-Network Health Care**
  - You will be required to pay the first $3,000 of your health care costs each year. This is called the *annual deductible*.
  - After you pay the first $3,000, the insurance will pay 60% of your health care costs and you will pay 40%. The amount you pay is called *co-insurance*.
  - The maximum you will be required to pay for out-of-network care is $15,000 per year. This is called your *annual maximum out-of-pocket expense*. If you reach that maximum, the insurance will pay 100% of out-of-network care for the remainder of that coverage year.

- **Preventive Health Care.** There is no deductible or co-pay for preventive health care. The insurance will pay 100% of costs.

- **Prescriptions.** *Prescriptions* are medications prescribed by a physician. You will be required to pay the first $100, a deductible, in prescription costs each year. After that, you will be responsible to pay a small co-payment for each prescription.

For additional information, please contact Aetna Student Health, 1-800-213-0579 or Camri Henderson, Health Insurance Coordinator, 202-994-6827 option #3 or ship@gwu.edu