

PrattMWP

2008-2009

Student Health Insurance Plan



Your school-endorsed Plan offers you these benefits, services and programs.

Aetna Student Health, in partnership with PrattMWP, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Your school-endorsed Student Health Insurance Plan offers you:

- Aetna's nationwide network of doctors, hospitals, pharmacies and specialists throughout the country
- An award-winning online secure member website, Aetna Navigator®
- **New Benefit Improvement** - Lifetime Maximum Benefit of **\$75,000** of Covered Medical Expenses per Accident or Sickness.
- **New Benefit Improvement** - \$500 Wellness Benefit per Policy Year
- **New Benefit Improvement** - Prescription medicines are covered up to **\$5,000** per Policy Year through Aetna Pharmacy Management.
- **New Benefit- Aetna Dental® Advantage Plan⁴** - gives you the freedom to visit any licensed dentist in the country for covered services with no referrals required
- Informed Health® Line² – talk to a registered nurse about health issues, toll free, any time.
- Discounts on Vision¹, Fitness Program¹, Aetna Natural Products and ServicesSM Discount Program^{1,2,3}, Weight Management Discounts¹, Zagat Healthy Dining¹, eDiets¹, Mayo Clinic Bookstore¹ and many more!
- Emergency Travel Assistance Services and Medical Evacuation³

Who is eligible?

PrattMWP is concerned about the health of its students and the high cost of medical care. As such, PrattMWP requires all full-time students to carry some form of medical insurance. You may waive off the plan if you have other insurance that meets PrattMWPs waiver guidelines. To enroll or waive the medical insurance plan, please visit www.aetnastudenthealth.com, or www.mwpai.edu/studentlife. If you enroll in the Plan, the insurance charge will be added to your tuition bill. If you take no action by the deadline date, you will be automatically enrolled in the plan and the insurance charge will be added to your tuition bill.

How much does it cost?

Medical Plan

| | FALL 8/24/08-12/31/08 | SPRING 1/1/09-8/23/09 |
|-----------------|--------------------------|--------------------------|
| DEADLINE | 9/26/08 | 1/31/09 |
| MWP | \$352 | \$352 |

The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as PrattMWP's administrative fee.

Voluntary Supplemental Plan

| | Annual 8/24/08-8/23/09 | |
|------------------------------|---------------------------|--|
| \$100,000 Lifetime Aggregate | \$105 additional premium | |
| \$250,000 Lifetime Aggregate | \$125 additional premium | |

To Learn More

1. Visit your one-stop website www.aetnastudenthealth.com to learn more details about Plan benefits and other Plan features
2. Click on "Find Your School" - Type in your school Policy Number **474898** or search by school name.

If you have any questions please Call Aetna Student Health Customer Service at **(866) 618-0028**.

Aetna Dental® Advantage Plan

| | FALL 9/1/08-12/31/08 | SPRING 1/1/09-8/31/09 |
|-----------------|-------------------------|--------------------------|
| Deadline | 9/26/08 | 1/31/09 |
| Student | \$128.50 | \$128.50 |
| Spouse | \$135.00 | \$135.00 |
| Child | \$196.50 | \$196.50 |

Summary of Benefits

The Plan provides for the Medically Necessary Reasonable Charge (RC) incurred by a Covered Person for loss due to a covered Injury or Sickness. If a Covered Person receives care from a Preferred Provider*, any eligible expenses will be paid at the Preferred Provider level of benefits. In all other situations, reduced or lower benefits will be provided when an Out-of-Network provider is used. Preferred Providers are part of the Aetna Preferred Provider Network at <http://www.aetna.com/docfind/custom/studenthealth/index.html>.

In addition to the Plan's Aggregate Maximum the Policy may contain benefit level maximums. Please review the Summary of Benefits section of the brochure for any additional benefit level maximums.

**Preferred providers are independent contractors and are neither employees nor agents of PrattMWP, Aetna Student Health, or Aetna.*

| | |
|--|--|
| Aggregate Lifetime Maximum | \$75,000 per Accident or Sickness. |
| Coinsurance | <p>Basic Accident Plan Preferred Providers (Preferred Care): After the \$25 Copay has been satisfied, Aetna will pay 100% of the Negotiated Charge, up to a Maximum of \$2,500, then 90% of the Negotiated Charge, up to an Aggregate Lifetime Maximum of \$75,000 per Accident.</p> <p>Non-Preferred Providers (Non-Preferred Care): After the \$100 Deductible has been satisfied, Aetna will pay 75% of the Reasonable Charge, up to a Maximum of \$2,500, then 70% of the Reasonable Charge up to an Aggregate Lifetime Maximum of \$75,000 per Accident.</p> <p>Basic Sickness Plan Preferred Providers (Preferred Care): After the \$25 Copay has been satisfied, Aetna will pay 85% of the Negotiated Charge, up to a Maximum of \$2,500, then 70% of the Negotiated Charge, up to an Aggregate Lifetime Maximum of \$75,000 per Sickness.</p> <p>Non-Preferred Providers (Non-Preferred Care): After the \$100 Deductible has been satisfied, Aetna will pay 75% of the Reasonable Charge, up to a Maximum of \$2,500, then 70% of the Reasonable Charge up to an Aggregate Lifetime Maximum of \$75,000 per Sickness.</p> |
| Prescription Drug Benefit | <p>Covered Medical Expenses for outpatient Prescription Drugs associated with a covered Accident or covered Sickness occurring during the Policy Year.</p> <p>Preferred Care: Paid at the Basic Accident or Basic Sickness Coinsurance Levels above, after a \$5 Copay for Generic Prescription Drugs, or a \$10 Copay for Brand Name Prescription Drugs</p> <p>Non-Preferred Care: Paid at the Basic Accident or Basic Sickness Coinsurance Levels above, after a \$5 Deductible for Generic Prescription Drugs, or a \$10 Deductible for Brand Name Prescription Drugs</p> <p>Prescription Drug Policy Year Maximum: \$5,000</p> |
| Wellness Benefit | <p>Covered Medical Expenses for Wellness Benefits are payable as follows:</p> <p>Preferred Care: Paid at the Basic Accident or Basic Sickness Coinsurance Levels above.</p> <p>Non-Preferred Care: Paid at the Basic Accident or Basic Sickness Coinsurance Levels above.</p> <p>Covered Medical are payable up to a Maximum of \$500 per Policy Year. Benefits are payable for physical exams, gynecological exams, eye testing and exams, tests associated with routine exams (lab work, EKG's) and prostate specific antigen (PSA) test for males over 50. Services may be obtained at the Student Health Care Center or from outside providers. Coinsurance and deductible apply.</p> |
| <p>Using preferred providers saves you money because preferred providers agree to accept negotiated fees that may be lower than what non-preferred providers would charge. Also preferred providers do not charge more than the reasonable charge for a given service. The Plan pays benefits for reasonable charges only. If a non-preferred provider charges more than the reasonable charge allowance, you must pay the difference.</p> | |

¹ Discount programs provide access to discounted prices and are NOT insured benefits.

² Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

³ These services, programs or benefits are offered by vendors who are independent contractors and not employees or agents of Aetna

⁴ Aetna Dental Advantage Plan is provided or administered by Aetna Dental Inc. and/or Aetna Health Inc.

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Health benefits and health insurance plans contain exclusions and limitations. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of Benefits.

The PrattMWP Student Health Insurance Plan (the "Plan") is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. **Aetna Student Health is the brand name for products and services provided by these companies.**

This Plan is endorsed by PrattMWP. Benefits are paid in accordance with applicable state mandates.

Aetna Student Health Highlight Flyer 2008-2009