Columbia University (Morningside Campus)

2013-2014 Student Health Insurance Plan

www.aetnastudenthealth.com/columbiadirect.html

Aetna Student Health, working with Columbia University, offers a student-focused health insurance plan that helps protect students at school, at home, and while traveling or studying abroad.

What is the Plan All About?

Your Student Health Insurance Plan offers you access to:

• Coverage in New York and worldwide
• Benefit Maximum of $500,000 per condition per policy year (Basic Plan) or $1,000,000 per condition per policy year (Comprehensive Plan)
• Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad
• Option to see providers outside the plan’s Preferred Provider Network
• Pharmacy Benefit
• Coverage remains available as long as the student is registered
• Coverage for pre-existing conditions
• Benefits for inpatient and outpatient mental health care
• Coverage for injuries resulting from the practice or play of athletics
• Coverage for specialized therapeutic services such as physical therapy
• Payments made directly to hospitals for inpatient services
• Option to enroll an eligible spouse, domestic partner as well as other eligible dependents

Benefit Changes from 2012-2013

Both Basic & Comprehensive Level Changes

• Increase annual maximum for prescription medications to $500,000.
• A $500 annual deductible applies for Non-Preferred Care (out of network care). This deductible will be waived for Emergency Care, Urgent Care Centers and Referred Outpatient Mental Health Care.
• A referral will not be required for medical or mental health care received 50 miles or more from Columbia Health Medical and/or Counseling Services.

Basic Level Changes

• Increase per condition/per policy year maximum to $500,000.

How much does it cost?

<table>
<thead>
<tr>
<th>Basic Plan</th>
<th>Enrollment Deadline</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Student Premium</td>
<td>9/30/2013</td>
<td>$2,291</td>
</tr>
<tr>
<td>9/1/13-8/31/14</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Comprehensive Plan</th>
<th>Enrollment Deadline</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Student Premium</td>
<td>9/30/2013</td>
<td>$3,157</td>
</tr>
<tr>
<td>9/1/13-8/31/14</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The rate above includes both premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Columbia University’s fees for dental services provided by Columbia University.


Learn More!
1-800-859-8471
www.aetnastudenthealth.com/columbiadirect.html

• Optional Dental Insurance Plan
• Optional Dependent Coverage

Aetna Student Health™ is the brand name for products and services provided by Aetna Life Insurance Company (Aetna) and CCA and their applicable affiliated companies (Aetna). Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company and administered by Chicking Claims Administrators, Inc. (CCA). This material is for information only. Health insurance plans contain exclusions, limitations and benefit maximums. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chicking Claims Administrators, Inc. or their affiliates.

©2013 Aetna Inc.
15.03.474.1 COLU