



Oregon Institute of Technology 2011-2012 Domestic Student Health Insurance Plan Eligibility and Benefit Highlights

Does Your Insurance Plan meet your needs?

Because, not all plans provide adequate coverage for students like out-of-state Medicaid plans, certain HMOs and managed care plans, all Oregon Institute of Technology students enrolled in 6 or more on-campus or on-site educational credit (excludes on-line credits) hours during the Fall, Winter, or Spring terms are automatically covered under the Basic Student Health Insurance Plan. This plan is offered in partnership with Oregon

Institute of Technology and Gallagher Koster and customized specifically with the needs of Oregon Institute of Technology students in mind.

Please Note: Your eligibility could change from term to term, please check with the OIT Integrated Student Health Center at (503) 885-1807 to confirm eligibility.

What do I need to know?

To ensure all Oregon Institute of Technology students enrolled in 6 or more on-campus or on-site educational credit (excludes on-line credits) hours during the Fall, Winter, or Spring terms have health insurance coverage, they are automatically covered and billed for the Basic Student Health Insurance Plan.

Learn about what's included in the Basic Student Health Insurance Plan:

- Access to doctors, specialists and hospitals close to campus **and** home.
- Worldwide coverage while studying abroad or on vacation.
- Coordination with the Oregon Institute of Technology's Integrated Student Health Center.
- Access to Aetna VisionSM Discount Program*, Aetna FitnessSM Discount Program* and the Beginning Right[®] Maternity Program.
*Discount programs provide access to discounted prices and are NOT insured benefits. **The member is responsible for the full cost of the discounted services.**

Need to know more?

Go to www.gallagherkoster.com/OIT

- Download a student insurance plan brochure.
- Print an online supplemental enrollment form.
- Find answers to frequently asked questions.
- Engage in an online Live Chat with a Customer Service Representative.

****New for 2011-2012 Basic Plan ****
Urgent Care Facilities are now covered on the Basic Plan at 100% after a \$20 co-payment

Basic Plan				
Coverage Periods	Fall 9/1/11-1/3/12	Winter 1/4/12-3/28/12	Spring 3/29/12- 6/20/12	Summer 6/21/12-9/1/12
Enrollment Deadline	10/16/11	1/22/12	4/16/12	7/9/12
Automatic Basic Plan	\$92	\$92	\$92	\$92*
Supplemental Plan				
Enrollment Deadline	10/16/11	1/22/12	4/16/12	7/9/12
Student Only	\$941	\$941	\$941	\$941**
Spouse	\$2,423	\$2,423	\$2,423	\$2,423
Per Child	\$1,346	\$1,346	\$1,346	\$1,346
*Students may enroll in the summer term on a voluntary basis. Enrollment is <u>not</u> automatic. Visit www.gallagherkoster.com/oit to enroll.				
** Student must purchase Summer Basic Insurance before buying Summer Supplemental Insurance.				

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, Chickering Claims Administrators, Inc. or their affiliates.

The Oregon University System Student Health Insurance Plan is underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

Oregon Institute of Technology 2011-2012 Domestic Student Health Insurance Plan Benefit Highlights

The Oregon Institute of Technology Student Health Insurance Plan has got you covered!

The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, go to www.gallagherkoster.com/OIT and click on 'My Benefits & Plan Information'.

	Basic Plan	Supplemental Plan	
Plan Maximum	\$5,000 per Covered Accident or Illness	\$50,000 per Covered Accident or Illness If supplemental coverage is purchased, the \$50,000 is in addition to the basic plan for a maximum of \$55,000 per Covered Accident or Illness per policy year. Benefits will be payable under the Supplemental <i>after</i> benefits have been exhausted under the basic plan.	
Policy Year Deductible	None	\$250 per person	
Inpatient Hospital Room & Board Expense	75% of Reasonable charges	75% of Reasonable charges	
Inpatient and Outpatient Surgical Expense	75% of Reasonable charges	75% of Reasonable charges	
Outpatient Physician's Office Visit <i>Limited to one visit per day; Co-pay waived when services performed at Student Health Center</i>	100% of Reasonable charges after a \$20 co-pay per visit	75% of Reasonable charges	
Laboratory, X-rays and Diagnostic Testing <i>Co-pay waived when services performed at Student Health Center</i>	100% of Reasonable charges after a \$20 co-pay per visit	75% of Reasonable charges	
Emergency Room <i>Use of the emergency room and supplies. Co-pay/ Per Visit Deductible waived if admitted. Benefits limited to \$1,000 maximum per condition, per policy year for the Basic Plan.</i>	75% of Reasonable charges after \$150 co-pay per visit	75% of Reasonable charges	
Urgent Care Expense	100% of Reasonable charges after \$20 co-pay per visit	75% of Reasonable charges	
Inpatient Mental Health	100% of Reasonable charges after a \$20 co-pay per visit	75% of Reasonable charges	
Outpatient Mental Health <i>Co-pay waived when services performed at Student Health Center</i>	100% of Reasonable charges after a \$20 co-pay per visit	75% of Reasonable charges	
Prescription Drug Expense <i>Benefits limited to \$1,200 maximum for Supplemental Plan per policy year. Includes diabetic testing supplies and prescription contraceptives Please note: You are required to pay in full at the time of service for all prescriptions dispensed at a Non-Participating Pharmacy.</i>	Not Covered	100% of Negotiated Charges \$15 co-pay per visit for Generic Drugs; \$25 co-pay for Preferred Brand Name drugs; \$40 co-pay for Non-Preferred Brand Name Drugs	100% of Reasonable Charges \$15 co-pay per visit for Generic Drugs; \$25 co-pay for Preferred Brand Name drugs; \$40 co-pay for Non-Preferred Brand Name Drugs

The Oregon University System Student Health Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. While this document and the Oregon University System brochures tell you about some of the important features of the plan, other features may be important to you and some further limit what the plan will pay. If you want to look at the full plan description, which is contained in the Master Policy issued to Oregon Institute of Technology, you may view it at www.gallagherkoster.com/OIT or you may contact Gallagher Koster's customer service department at 800-466-7103 or OITStudent@gallagherkoster.com Monday-Friday, 5:30 a.m.-4:00 p.m. PST for additional questions regarding eligibility or benefits.

This plan will never pay more than the basic plan maximum of \$5,000 per accident or illness or the supplemental plan maximum of \$50,000 per accident or illness in a coverage year. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.

The Oregon Institute of Technology Student Health Insurance Plan is subject to benefit limitations and exclusions and is Underwritten by Aetna Life Insurance Company (ALIC) and serviced by:



**Gallagher Koster
500 Victory Rd
Quincy, MA 02171**

