2005 – 2006 Required Student Health Insurance Plan (RSHIP)

Brought to you by Stony Brook University and The Chickering Group, an Aetna Company

Instant personalized benefits and health information available online through Chickering’s Aetna Navigator™
After extensive research and review, Stony Brook University has decided to offer health insurance to all our full-time students.
To this end, we have entered into an agreement with The Chickering Group, an Aetna Company which will provide an excellent plan.
All full-time SBU students will be automatically enrolled in the Student Health Insurance Plan, and will be billed for the RSHIP fee each semester.

If you have alternative health insurance coverage and wish to waive the coverage under RSHIP, you must submit a Waiver Form by logging onto your SOLAR account and following the instructions under “Student Requirements” on the menu bar. Waivers must be completed by September 15 for fall and annual enrollments,
and by February 10 for spring/summer enrollments.
See http://studentaffairs.stonybrook.edu/shs/insurance for further information about waivers, or send an email to: SHO-RSHIP@notes.cc.sunysb.edu.

Your Benefits at a Glance

<table>
<thead>
<tr>
<th>Benefit Level</th>
<th>Plan Maximum</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$100,000 per Accident or Sickness per Policy Year</td>
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Plan Deductible

<table>
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<th>Student - $200 per condition per Policy Year</th>
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Plan deductible will be decreased to $150 in the following circumstances: 1) if treatment is rendered at Student Health Services (SHS), 2) if treatment is rendered at SHS Counseling Center, 3) if the SHS is closed and you have an emergency that cannot wait for the SHS to open.

Dependent (each) - $200 per Policy Year

Unless otherwise stated, benefits will be payable as follows:

- Preferred Care: 80% of the Negotiated Charge.
- Non-Preferred Care: 50% of the Reasonable Charge.

Out-of-Pocket Maximum

(do not apply to Copay or non-covered services)

- Preferred Care: $3,000
- Non-Preferred Care: $6,000

Once the out-of-pocket maximum has been met, benefits will be payable as follows:

- Preferred Care: 100% of the Negotiated Charge
- Non-Preferred Care: 100% of the Reasonable Charge

Basic Medical Expense Benefit

<table>
<thead>
<tr>
<th>Expense Benefit</th>
<th>Preferred Care*</th>
<th>Non-Preferred Care**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician’s Office Visit</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Emergency Room Expenses</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>X-Ray and Lab Expenses</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Outpatient Mental Health Expenses</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Prescription Drug Expenses</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>(outside of SHS)</td>
<td>Following a $25 Copay per visit</td>
<td>Following a $20 Copay for Generic Drug or a $30 Copay for Brand Name Drug</td>
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</tbody>
</table>

Note: Prescriptions dispensed at SHS are covered at 100% after a $15 Copay. All prescriptions dispensed at pharmacies outside of SHS require payment in full at time of service, reimbursed by the Health Plan once you submit a claim form. The Prescription Drug benefit is subject to an annual maximum of $2,000 per Covered Person.

*Preferred Care means care provided by medical providers who are part of the Aetna network. These providers have agreed to accept substantially lower rates as payment for their services.

** Non-Preferred Care means community medical providers who are not part of the Aetna network. You may be responsible for significantly higher out-of-pocket expenses for services obtained by a Non-Preferred Provider.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. University research indicates that many students cannot complete their education due to very high bills for unexpected expensive medical issues. The University believes an unexpected trip to the doctor or hospital should not set you back financially.

Here are some things to think about if you have alternate insurance right now:

- If you’re covered under your parents’ plan, coverage may end at age 18 or 21. Most health plans have age restrictions that limit coverage for dependents. Not our Plan. You’re covered for as long as you are registered with the University as a Stony Brook student.

- You may not be covered away from home or abroad. If you travel in the U.S. or study abroad, it’s important to know you’re covered if you need health care. Our Plan gives you that assurance.

- You may not have prescription drug coverage. With the cost of prescription drugs growing by double digits, you need all the help you can get. Under our Plan, you’ll have this coverage.

What

Is This Health Insurance Plan All About?

RSHIP will help make your health care as cost-effective as possible. It will give you the freedom to choose any doctor or other health care provider when and where you need one – and still receive benefits under the Plan. Here’s a brief description of the Plan benefits. Please see the detailed Plan Brochure for further information.
Where

Can I Go for Service?

First stop is the Stony Brook University Student Health Services (SHS) on the West Campus.
Phone: (631) 632-6740; fax: (631) 632-6936
When you need care, this is your first stop. The SHS can provide the immediate attention you require and address most routine health needs. If you need care they cannot provide, they’ll refer you to a doctor or other health care provider who belongs to Aetna’s Preferred Provider* network.

If the Student Health Services is closed, you also may visit any health care provider directly to receive benefits from the Plan. However, when you visit the SHS first, you’ll pay less out of your own pocket for your care.

To learn more about Preferred Providers visit www.chickering.com, click on “Find Your School” and enter your Policy Number 890444.

*Preferred Providers are independent contractors and are neither employees nor agents of Stony Brook University, Chickering Claims Administrators, Inc., or Aetna.

How

Much Does It Cost?

Student Health Insurance Plan Premiums

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Fall</th>
<th>Spring</th>
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<tbody>
<tr>
<td>Basic</td>
<td>8/16/05</td>
<td>1/16/06</td>
</tr>
<tr>
<td></td>
<td>1/15/06</td>
<td>8/15/06</td>
</tr>
<tr>
<td>Student</td>
<td>$383</td>
<td>$527</td>
</tr>
<tr>
<td>Spouse</td>
<td>$1,275</td>
<td>$1,785</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$638</td>
<td>$892</td>
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*Applies to students enrolled in the School of Medicine and School of Dental Medicine only.

For those students enrolled in the HSC Clinical Related Incident Plan:
Students enrolled in the HSC Clinical Incident Plan will have one million dollars in coverage for each clinical incident, should any occur, per lifetime. The $100,000 plan maximum applies to all other accidents or sicknesses.

Do I Enroll If I am Part-Time?
Do I Enroll My Dependents in the Plan?

Participation in Stony Brook University’s Student Health Insurance Plan (SHIP) is required for all full-time students, who will be automatically enrolled in the Student Health Insurance Plan.
The premium for the Plan will be added to your tuition bill. If you have other health insurance coverage and wish to waive coverage under RSHIP, you must submit an Online Waiver Form by logging onto your SOLAR account and following the instructions under “Student Requirements” on the menu bar.
Some part-time students may be eligible to enroll. You should contact the Student Health Insurance Office on campus for further information (SHO-RSHIP@notes.cc.sunysb.edu).
If you are enrolled in RSHIP, you may also cover your eligible dependents, for an additional higher premium. For dependent coverage enrollment applications, please contact the Student Health Insurance Office (SHO-RSHIP@notes.cc.sunysb.edu).

Dependent and Part-Time Student Enrollment Deadline Dates

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<th>Fall</th>
<th>Spring</th>
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<tr>
<td></td>
<td>September 30, 2005</td>
<td>February 28, 2006</td>
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Is The Chickering Group?

We’ve been offering health insurance coverage to students like you for over 25 years at colleges and universities across the country.
We’re also a part of Aetna – a leader in the insurance industry with a strong knowledge of health care and an expansive network of physicians, hospitals, and other health care providers.
And There’s More...

Our Plan offers more than just health coverage. It also offers you these important programs, services, and benefits...

- **Vision One** — a discount program that lets you save money on eyeglasses, contact lenses, and non-prescription items such as sunglasses and contact lens solution at thousands of Vision One locations nationwide.

- **Fitness Program** — a discount program that offers discounts on health club memberships and home exercise equipment.

- **Informed Health Line** — a toll-free telephone service that lets you talk to a registered nurse about a variety of health issues — at any time of the day or night. While the nurses can’t diagnose a problem or provide specific advice, they can give you information that may help you communicate better with your doctor.

- **Emergency Travel Assistance Services**

- **Medical Evacuation and Return of Mortal Remains Services**

- **Accidental Death and Dismemberment Benefit**

*These services, discounts, and programs are not underwritten by Aetna.

**These services are provided by Assist America, Inc.

***This service is underwritten by Unum Provident Life Insurance Company of America.

NEW! **Vital Savings by Aetna** — a discount program that offers students and their families a wide array of dental services — even without insurance. The program gives you access to one of the largest dental discount networks, Aetna Dental Access. The cost for annual membership, **September 1, 2005** through **August 31, 2006**, is $25 for students.

Learn More!

Go to [www.chickering.com](http://www.chickering.com) to learn more or call 1-877-373-0741.

Your Home Page @ Aetna Navigator™

Once you’re a member of the Plan, you have access to Aetna Navigator, your secure member website. It’s packed with personalized benefits and health information.

When you register with Aetna Navigator, you’ll have your own personal home page to:

- View your most recent claims
- Order ID cards and print temporary ID cards
- See who is covered under your Plan
- And much more!

This Pamphlet provides a brief summary of the Plan. For a complete Plan description, please view the 2005-2006 Plan Brochure on the web at [www.chickering.com](http://www.chickering.com) or at [www.studentaffairs.stonybrook.edu/shs/insurance](http://www.studentaffairs.stonybrook.edu/shs/insurance).

This Plan is endorsed by Stony Brook University and is administered by Chickering Claims Administrators, Inc. and unless specified otherwise, underwritten by Aetna. Benefits are paid in accordance with state mandates.

The Chickering Group is an internal business unit of Aetna Life Insurance Company.