George Washington University
2017-2018 Mandatory Student Health Insurance Plan Highlights
www.aetnastudenthealth.com
800-213-0579

Policy Number: 474952

What is the Plan about?
Aetna Student Health, working with George Washington University offers a student-focused health insurance plan that covers students at school and at home. You get access to Aetna's nationwide network of participating doctors, hospitals, pharmacies and specialists throughout the country.

Learn More!
Read all the Plan documents before deciding whether to enroll. You'll learn about the full Plan benefits, what things are not covered, enrollment and waiver dates, and eligibility rules. To view online, go to www.aetnastudenthealth.com and select your school.

How much does it cost?

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Coverage Dates</th>
<th>Student Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>8/12/17-8/11/18</td>
<td>$2,651</td>
</tr>
<tr>
<td>Fall</td>
<td>8/12/17-12/31/17</td>
<td>$1,055</td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>1/1/18-8/11/18</td>
<td>$1,596</td>
</tr>
</tbody>
</table>

Coverage for your eligible dependents and voluntary student enrollment is also available- please refer to the full eligibility/enrollment details.

Who is eligible? Mandatory Student
All Medical, on-campus Nursing, on-campus Health and International Students holding an F1 or J1 visa are required to have Health Insurance and are automatically enrolled into the George Washington Student Health Insurance Plan. The premium for the Plan will be added to your tuition bill. If you have comparable coverage and wish to waive coverage under the Plan, you must submit an Online Waiver Form. To complete the Online Waiver Form, visit www.aetnastudenthealth.com.

Deadline Dates: Fall: September 30, 2017 Spring: January 31, 2018
Here’s a brief description of the Plan benefits:

<table>
<thead>
<tr>
<th></th>
<th>Preferred Provider</th>
<th>Non-Preferred Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Maximum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible Individual:</td>
<td>Unlimited</td>
<td>$3,000 Per Person Policy Year</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual:</td>
<td>$300 Per Person Policy Year</td>
<td>$15,000 Per Individual</td>
</tr>
<tr>
<td>Family:</td>
<td>$6,350 Per Individual</td>
<td>$12,700 Per Family</td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>$12,700 Per Family</td>
<td>$30,000 Per Family</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>80% NC</td>
<td>60% RC</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>80% NC after $100 copay</td>
<td>80% RC after $100 copay</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Prescriptions paid at 100% of the Negotiated Charge after $100 Annual deductible with the following copays: $25 Copay for Generic Drugs $35 Copay for Preferred Brand Drugs $50 Copay for Non-Preferred Brand Drugs</td>
<td>Non-Preferred prescriptions paid at 60% of the Recognized Charge after $100 Annual Deductible.</td>
</tr>
</tbody>
</table>

Services Your Plan Generally Does NOT Cover (Check your policy or Plan document for more information and a list of any other excluded services.):

- Cosmetic Surgery
- Dental Care (Adult)
- Acupuncture
- Bariatric Surgery
- Hearing Aids
- Long Term Care
- Infertility Treatment [Except for charges made by a physician to diagnose and surgically treat the underlying medical cause.]
- Routine Foot Care
- Routine eye care (Adult)
- Fitness
- Exercise Program
- Weight Loss Programs

These are brief highlights of the Student Health Plan. The Plan is available for George Washington University students and their eligible dependents. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Policy issued to you and may be viewed online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). If there is a difference between this Plan Highlights and the Master Policy, the Policy will control.
**Fully Insured Disclaimer**
The George Washington University Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 1-800-213-0579.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

*Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).*

TTY: 711

To access language services at no cost to you, call 1-800-213-0579.
Para acceder a los servicios de idiomas sin costo, llame al 1-800-213 0579. (Spanish)

如欲使用免費語言服務，請致電 1-800-213-0579。 (Chinese)

Afin d’accéder aux services langagiers sans frais, composez le 1 800 213 0579. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-213-0579. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-213-0579 an. (German)

الحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 0579-213-0001. (Arabic)

Pou jwenn sèvis lang gratis, rele 1-800-213-0579. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-213-0579. (Italian)

言語サービスを無料でご利用いただくには、1-800-213-0579 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-213-0579 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 0579-213-0001 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-800-213-0579. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-213-0579. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-213-0579. (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-213-0579. (Vietnamese)