



The Penn Student Insurance Plan (PSIP)

All new and returning students must indicate their insurance coverage by **August 31, 2009** for the fall semester and **January 31, 2010** for the spring semester.

Instant personalized claims and health information available online through Aetna Navigator® at www.aetnastudenthealth.com

Aetna Student Health

Underwritten by:
Aetna Life Insurance Company
(ALIC)

Policy Number: 724535

Student Health Service (SHS)
University of Pennsylvania
3535 Market Street, Suite 100
Philadelphia, PA 19104



We want you to know®



Dear Student,

Student wellness is essential to academic progress. In accordance with our institutional responsibility to safeguard the health and well-being of our students, the University of Pennsylvania requires full-time, dissertation and exchange students here for one semester or more to carry adequate health insurance. Students must either enroll in Penn Student Insurance Plan (PSIP) or provide proof of acceptable alternative coverage online by **August 31, 2009**.

Full-time, dissertation and exchange students who do not provide information about insurance coverage by this date will be default enrolled in PSIP by the University. The annual 2009-2010 premium for PSIP for a single student is \$2,642, which is billed to your student bursar account in two installments. This pamphlet provides an overview of the PSIP plan benefits, costs and requirements.

Our Insurance Office staff is available to answer any questions that you may have about PSIP or if you need assistance in submitting your selection. Please feel free to contact the Penn Student Health Insurance Office at **(215) 746-3535, option 3** or send an email to: shsinsur@pobox.upenn.edu. For more information regarding insurance, please visit the Student Health Service (SHS) website (<http://www.vpul.upenn.edu/shs/insurance.php>).

Sincerely,
Dennis Shinnars,
Compliance Officer
University of Pennsylvania

Important Changes for Alternative Coverage for 09-10

For 2009-2010, alternative coverage must meet the following minimum standards:

- Your plan must be provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number.
- Your plan does not exclude pre-existing conditions (or has been in effect long enough that any waiting period has passed).
- Your plan must provide coverage for both in-patient and out-patient medical care in the Philadelphia area, including specialist office visits and diagnostic testing. Emergency or Urgent only care is not sufficient.
- Your plan must provide coverage for both in-patient and out-patient mental health care in the Philadelphia area. Emergency or Urgent only care is not sufficient.
- Your plan must offer a lifetime maximum benefit of at least \$500,000 in coverage.

Every year, the University conducts an audit of waivers submitted. Students whose insurance coverage is found to not meet the 5 standards listed above will be enrolled in PSIP. Please check with your plan carrier to ensure your policy meets these requirements.

Request a Waiver

Students who wish to waive PSIP are required to submit a request online via the open enrollment/waiver selection system.

Students who have adequate, alternate health insurance are required to request a waiver using the online system between **July 1, 2009** and **August 31, 2009**.

University employees who are enrolled as full-time dissertation-status students are subject to the insurance requirement and must waive PSIP online.

Paper documents or other information mailed, emailed or faxed to SHS will NOT be processed.

Enrollment in PSIP

IMPORTANT NOTE: STUDENTS WHO WISH PSIP COVERAGE ARE REQUIRED TO ACTIVELY ENROLL ONLINE. Default enrollment is designed as a final measure to enforce the insurance requirement. Students who wish to enroll in PSIP should not use this mechanism as it may cause a disruption in coverage due to the increased processing time. Also changes in registration status can affect your eligibility and can result in a denial of coverage.

The annual 2009-2010 single student premium for PSIP is \$2,642.

Students may enroll their dependents.

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Part-time students may voluntarily enroll in PSIP. Part-time students who change to full-time or dissertation-status are subject to the insurance requirement and will be default enrolled in the Plan.

How To Enroll or Request a Waiver Online

Your selection, whether enrollment in PSIP or waiver of coverage, must be submitted online, using the Penn Portal (<http://www.upenn.edu/pennportal>). You must have your PennKey to access the system.

Once on the Penn Portal, go to the heading “Health & Welfare.”

Click on the second link “Appointments (215) 746-3535, immunizations, health insurance, clinical fee and more...”

Then click the first link “Student Health Insurance (Enrollment and Waiver).”

You will receive a confirmation number once you have completed and submitted your selection. You should keep a copy of the confirmation as proof of your selection.

Insurance information sent by mail, email or fax will NOT be processed.

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The Penn Student Insurance Plan (PSIP)

How the Plan Works

The Penn Student Insurance Plan (PSIP) has been developed especially for University of Pennsylvania students and their eligible dependents. (Dependents include eligible spouses/domestic partners and children. Please see the Dependent Coverage section of the Plan Brochure for further information). The Plan provides coverage for illnesses and injuries that occur on and off campus, and includes special cost-saving features to keep the coverage as affordable as possible. Below is a brief description of how the Plan works.

Here are some facts about PSIP you should know before you select your insurance coverage...

Who is Eligible to Enroll in PSIP?

All students of the University who are actively participating in credit courses leading to a degree or certificate are eligible to participate in the Penn Student Insurance Plan (PSIP).

Note: English Language Program (ELP) students are not eligible for PSIP and should contact their Program Director for other options.

Students on an approved medical or academic leave of absence may voluntarily continue coverage for up to 12 months following the termination of the regular student coverage.



Please contact the Penn Student Health Insurance Office for the appropriate approval forms and enrollment application. Payment must be made directly to Aetna Student Health.

The PennKey and Password

The University requires a PennKey and Password to access the insurance selection system through the PennPortal. The PennKey is your link to most of the electronic resources that you will need while here on campus. If you are a first year student, contact your school to find out how to obtain a PennKey (or visit the PennKey website at: <http://www.upenn.edu/computing/pennkey/>).

How to Enroll in PSIP

Each school year, all full-time and dissertation-status students must either enroll in PSIP or waive coverage with proof of comparable coverage by the stated deadline. Selections from previous years are not rolled forward or renewed. Full-time and dissertation-status students who do not enroll or waive participation in PSIP by the stated deadline will be default enrolled in PSIP with single coverage. Part-time students are eligible to purchase this coverage as well; however, they are not default enrolled in the Plan.

Students who wish PSIP coverage should enroll online to ensure continuation of insurance benefits without disruption and to guarantee coverage in the event that their student registration status changes.

Eligible students can enroll online through the PennPortal links: first to the "Health & Welfare" heading and from there to the "Appointments (215) 746-3535, immunizations, health insurance, clinical fee and more" link.

How to Request a Waiver of PSIP Coverage

Students who are covered under a health insurance plan that meets the criteria for alternative coverage may choose to waive participation in the Plan. Students must show proof of acceptable coverage by the following date(s) or will be default enrolled in PSIP:

For early start students who want to begin coverage on 7/1 or 8/1, please contact the Student Health Insurance Office for an application. Students who matriculate in January 2010 must waive by **January 31, 2010**, and students who matriculate in the Summer 2010 must waive by **May 31, 2010**. Students who wish to waive PSIP coverage should submit their waiver online through the PennPortal links, first to the "Health & Welfare" heading and from there to the "Appointments (215) 746-3535, immunizations, health insurance, clinical fee and more..." link.

The University reserves the right to audit all waivers to ensure compliance with University insurance standards and to enroll students into PSIP if their insurance plan does not meet the criteria for alternative coverage.

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Non-Responders

All full-time and dissertation-status students are required to show proof of coverage or enroll in PSIP. Students who do not respond by the following response due dates will be default enrolled with single coverage in PSIP:

New full-time students beginning studies in July, August, or September and returning full-time and dissertation-status students who do not enroll or waive by **August 31, 2009** will be enrolled in the PSIP effective **August 15, 2009**. The 2009-2010 PSIP is a twelve-month Plan, with an annual premium of \$2,642. The premium is billed in two installments directly to student accounts and is subject to the payment guidelines of Student Financial Services.

New full-time students beginning studies in the spring semester who do not enroll or waive by **January 31, 2010** will be enrolled in the PSIP effective **January 1, 2010** and billed the spring semester premium of \$1,640. Students may not withdraw or cancel coverage in the Plan once the waiver deadline has passed.

When Coverage Begins

- 1.) For early start students who want to begin coverage on 7/1 or 8/1, please contact the Student Health Insurance Office for an application. New and returning undergraduates and returning graduate students may begin their coverage on **August 15, 2009** only. The deadline to enroll in or waive PSIP is **August 31, 2009**. All plans will expire at 11:59 p.m. on **August 14, 2010**, except for students who graduate in December whose plans will expire at 11:59 p.m. on **February 14, 2010**.
- 2.) Spring 2010 semester students who enroll prior to 5:00 p.m. **January 31, 2010** for the spring semester: coverage will become effective at 12:01 a.m. on **January 1, 2010**, and will terminate at 11:59 p.m. on **August 14, 2010**.
- 3.) Summer 2010 semester students who enroll prior to 5:00 p.m. on **May 31, 2010** for the summer semester: coverage will become effective at 12:01 a.m. on **May 1, 2010**, and will terminate at 11:59 p.m. on **August 14, 2010**.
- 4.) Insured dependents' coverage will become effective on the same date the insured student's coverage becomes effective, or the day after the completed enrollment is received, if later.

Study Abroad Students

If you are in a Study Abroad program in the fall you will not be default enrolled in PSIP. To enroll, you must submit your request prior to the **August 31, 2009** deadline.

If you choose not to enroll, and return to Penn in the spring semester you will be default enrolled in PSIP effective **January 1, 2010** and billed the \$1,640 premium unless a waiver is filed before the **January 31, 2010** deadline.

Late Enrollment

Late enrollment coverage for late enrollees may be possible only under certain conditions. After the enrollment deadline, only those students who have involuntarily lost health insurance coverage through a "Qualifying Life Event" such as (1) removal from a parent's health insurance plan after achieving a landmark birthday that disqualifies them from a parent's health insurance plan or (2) losing private insurance through loss of employment or divorce, may apply for late enrollment.

A certificate of credible coverage stating the date of the involuntary loss of health coverage and a signed application must be submitted to the Student Health Insurance Office within 31 days of the Qualifying Life Event. Please contact the Student Health Insurance Office for more details.

After the enrollment deadline, students may only add a spouse, domestic partner or child according to the Domestic Partner and Newborn and Adopted Children Enrollment guidelines. Please consult the Student Health Insurance Office or Aetna Student Health for details prior to the need to enroll a new dependent. Aetna Student Health reserves the right to make the final determination regarding eligibility for initial and continued enrollment in this Plan based on Qualifying Life Event.

Graduating Students

PSIP is an annual Plan with coverage through **August 14, 2010**. Students enrolled in PSIP who graduate in December have coverage until **February 14, 2010** and are entitled to the full benefits of the Plan. Students enrolled in the PSIP who graduate in May have coverage until **August 14, 2010** and are entitled to the full benefits of the Plan. Full benefits include continued access to care at the Penn Student Health Service. With the exception of December graduates or students engaging in military services, PSIP coverage cannot be terminated prior to **August 14, 2010**. Students who withdraw or change their academic status after the first 31 days of continued enrollment in the Plan must maintain their coverage until **August 14, 2010**.

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PSIP Benefits at a Glance

How the PSIP Plan pays benefits for the major types of health care expenses is listed below.

Referral Requirement – Students seeking services of a specialist must obtain a referral (consultation form/request for consultation) from a Student Health Service provider, prior to a visit with the specialist that is outside of SHS, but within 25 miles of the University.

Type of Service or Supply	Benefit Level	
Aggregate Maximum Benefit	\$2,000,000 per lifetime per condition	
	Preferred Care	Non-Preferred Care
Annual Plan Deductible	\$250	\$1,500
Out-of-Pocket Maximum (Includes the Annual Plan Deductible)	\$1,500 per insured \$3,000 per family	\$4,000 per insured \$8,000 per family
Physician Office Visit Expenses* (The Annual Plan Deductible and per visit Copay are waived if services are obtained at SHS)	Plan pays 100% of the Negotiated Charge after \$25 Copay per visit.	Plan pays 70% of the Reasonable Charge.
Lab and X-ray Expenses (Non-Hospitalization) (Annual Plan Deductible applies)	Plan pays 100% of the Negotiated Charge after \$35 Copay per visit.	Plan pays 70% of the Reasonable Charge.
Inpatient Hospitalization Expenses (Annual Plan Deductible applies)	Plan pays 100% of the Negotiated Charge after \$100 Copay.	Plan pays 70% of the Reasonable Charge after a \$100 Deductible.
Surgical Expenses (Annual Plan Deductible applies)	Plan pays 100% of the Negotiated Charge after \$150 Copay per surgery.	Plan pays 70% of the Reasonable Charge after a \$150 Deductible.

*Including an annual routine physical. Annual Plan Deductible applies.

Type of Service or Supply	Benefit Level	
	Preferred Care	Non-Preferred Care
Outpatient Mental Health Expenses** (Outpatient treatment is subject to a maximum of 50 visits per condition, per Policy Year)	Plan pays 100% of the Negotiated Charge after \$25 Copay.	Plan pays 70% of the Reasonable Charge, up to a maximum of \$80 per visit.
Emergency Room Expenses**	Plan pays 100% of the Negotiated Charge after \$75 Copay per visit.	Plan pays 100% of the Reasonable Charge after \$75 Deductible per visit.
Prescription Drug Expenses**	Plan pays 100% after \$15 Copay for generic prescription drugs and a \$30 Copay for brand-name prescription drugs.	Plan pays 100% after \$15 Deductible for generic prescription drugs and a \$30 Deductible for brand-name prescription drugs.

**Annual Plan Deductible is waived.

For more details about the Plan benefits available to you, visit www.aetnastudenthealth.com. Click on "Find Your School" and enter "University of Pennsylvania."

Cost

	Annual Rate 8/15/09 - 8/14/10	Spring Rate 1/1/10 - 8/14/10	Summer Rate 5/1/10 - 8/14/10
Student	\$2,642	\$1,640	\$776
Spouse	\$3,321	\$2,056	\$964
One Child	\$3,321	\$2,056	\$964
Two or More Children	\$3,883	\$2,404	\$1,128

Annual premiums are billed in two installments (Fall and Spring). An administrative fee is included in the student rate.

Dependent insurance charges will not reflect on the Bursar Bill. This charge is paid directly to Aetna Student Health. New graduate students who have the option to begin coverage 7/1 and 8/1 should contact the Student Health Insurance Office for enrollment.

Other Important Features and Benefits

And There's More...

Our Plan offers more than just health insurance coverage. It also offers you access to these important programs and services.

- **Aetna VisionSM Discount Program** – A discount program on vision exams and eyewear.
- **Aetna FitnessSM Discount Program** – Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Weight ManagementSM Discount Program** – Access to discounts on Jenny Craig[®] weight loss programs and products.
- **eDiets[®]** – Save 25% on weekly eDiets dues.
- **Zagat[®] Online** – Subscribe to Zagat online and get a 30% discount on their members-only services.
- **Informed Health[®] Line** – When you have questions, you can get answers — call or go online to help make your health decisions easier.

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- **Health and Wellness Portal** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Beginning Right[®] Maternity Program** – Give your baby a healthy start. Our Beginning Right Maternity Program comes with your health insurance plan. Use it throughout your pregnancy and after your baby is born.
- **Aetna Natural Products and ServicesSM Discount Program** – Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **Emergency Travel Assistance Services and Medical Evacuation**
- **Quit Tobacco Cessation Program** – Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads[®], a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **With our Aetna AdvantageTM Dental benefits and insurance plan**, you select a primary care dentist (PCD) and have most

of your preventive and restorative services covered by a copayment or reduced fee for each visit. Enroll online at www.aetnastudenthealth.com.

Price: \$205 Student only; \$402 Student plus 1 dependent; \$768 Student plus 2 or more dependents.

The Aetna Advantage™ Dental benefits and insurance plan is underwritten by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. In Arizona, Advantage Dental is underwritten by Aetna Health Inc.

Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice. Discount programs may not be available in all states.

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

The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.

About Preferred Providers

- Use Aetna's online DocFind® service at www.aetnastudenthealth.com. You can use DocFind to find out whether a specific provider belongs to Aetna's network or to find Preferred Providers practicing in your area; or
- Call Aetna Student Health at (800) 841-5374.

**Preferred Providers are independent contractors and are neither employees nor agents of the University of Pennsylvania or Aetna Student Health.*

For more details about Plan benefits, provisions, exclusions, appeals and grievance procedures, disclosure information and other Plan features, be sure to visit www.aetnastudenthealth.com. Click on "Find Your School" and enter "University of Pennsylvania."

Got Questions? Get Answers with Aetna Navigator

As an Aetna Student Health insurance member, you have access to Aetna Navigator, your secure member website, packed with personalized benefits and health information, including claims and eligibility status. Register today by visiting www.aetnastudenthealth.com. Click on "Find Your School" to visit your school's specific web page.

You Can Also Find Help and Information

When you need answers, help or information, here are the numbers to call...

For questions about:

- Plan benefits
- Enrollment
- Claims



- Inpatient admission Pre-Certification, or
- To request a printed Plan Brochure

Contact:

Aetna Student Health
P.O. Box 15708
Boston, MA 02215-0014
(800) 841-5374
Monday through Friday,
8:30 a.m. to 5:30 p.m., EST

For questions about:

- Benefits
- Enrollment
- Waiver
- Penn Authentication
- Student Health Service

Contact:

Student Health Service (SHS)
at **(215) 746-3535**
or email shsinsur@pobox.upenn.edu

For questions about:

- A prescription drug claim
- Pharmacy claim forms
- Drugs that are not covered and pre-authorization

Contact:

Aetna Pharmacy Management at
(800) 238-6279 - available 24 hours a day.

This pamphlet provides a brief summary of the Plan. For a complete Plan description, please view the 2009-2010 Plan Brochure on the web at www.aetnastudenthealth.com. This pamphlet 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. If any discrepancy exists between this Pamphlet and the Policy, the Master Policy will govern and control the payment of benefits.

The Penn Student 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.**



Frequently Asked Questions

Q. I submitted information last year. Do I still need to waive?

A. Yes. A waiver must be submitted each year.

Q. What is the deadline for submitting my insurance selection?

A. The deadline is **August 31, 2009**. Full-time and dissertation-status students who do not provide information about insurance coverage by this date will be default enrolled in PSIP.

Q. Can't I just do nothing and be default enrolled?

A. Default enrollment is a final administrative measure used by the University to enforce the insurance requirement. Students who are default enrolled may experience disruption in coverage. Students who change their registration may not be defaulted and may not be eligible to enroll after the deadline.

Q. Is there an alternative to submitting my selection online?

A. No. In order to ensure that the Penn Student Health Insurance Office receives your selection, your information must be submitted online. Terminals are available in the Student Health Service for your convenience.

Q. I am an athlete and have submitted my insurance information to the Athletic Department. Will that suffice?

A. No. You must also submit your insurance information to the Student Health Insurance Office through the online system. Insurance information sent to other departments is not forwarded to our office.

Q. I received an email that my waiver was not approved.

A. The system will not approve waivers if your alternative insurance doesn't meet the basic benefit criteria or if you did not accept all the conditions for waiving. You must follow up in person at the Student Health Insurance Office. Unless you are able to demonstrate that your insurance provides satisfactory coverage, you will be required to enroll in PSIP. You should contact Penn Student Insurance Office to obtain an Insurance Verification Form.

Q. I will graduate in December; do I need to purchase coverage for the entire year?

A. Coverage for students who graduate in December ends on **February 14, 2010**. At the time of graduation, you may purchase an optional Continuation Plan that extends coverage through **August 14, 2010**.

Q. I received notice that my insurance waiver has been audited.

A. The system will not approve waivers if your alternate insurance doesn't meet the basic benefit criteria or if you did not accept all the conditions for waiving. Unless you are able to demonstrate that your insurance provides satisfactory coverage, you will be required to enroll in PSIP. You should contact Penn Student Insurance Office to obtain an Insurance Verification Form.

Notes

