What is the Plan about?
Aetna Student Health, working with University of Missouri - Columbia 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>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Cost</td>
<td>$169.00</td>
</tr>
<tr>
<td>Scholars who enter the U.S.A. after the 15th of the month are eligible for a half-monthly rate. Coverage will be effective the day the Scholar enters the U.S.A. This option is only available in the first month of coverage based on initial effective date.</td>
<td>$84.50</td>
</tr>
</tbody>
</table>

The rates include both premiums for the student/scholar health plan underwritten by Aetna Life Insurance Company, as well as University of Missouri - Columbia's administrative fee.

Who is eligible?
All non-immigrant international scholars holding J-1 documents from the University are eligible for this coverage.

Dependents eligible for coverage include a Spouse residing with the insured student and Children under 26 years of age, regardless of whether or not they are married, a full or part-time student, or dependent upon the parent for financial support.
Here's a brief description of the Plan benefits:

<table>
<thead>
<tr>
<th>Plan Maximum</th>
<th>Preferred Provider</th>
<th>Non-Preferred Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>Unlimited</td>
<td>$400 Per Individual Per Policy Year</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td>$6,350 Per Policy Year</td>
<td>$12,700 Per Policy Year</td>
</tr>
<tr>
<td>Individual:</td>
<td>$400 Per Individual Per Policy Year</td>
<td>$800 Per Individual Per Policy Year</td>
</tr>
<tr>
<td>Family:</td>
<td>$800 Per Individual Per Policy Year</td>
<td>$1,600 Per Individual Per Policy Year</td>
</tr>
</tbody>
</table>

- **Physician’s Office Visit**
  - Preferred Provider: 80% coinsurance after a $20 copay
  - Non-Preferred Provider: 50% coinsurance

- **Inpatient Hospitalization**
  - Preferred Provider: 80% coinsurance after a $200 copay Per Admission
  - Non-Preferred Provider: 50% coinsurance after $100 copay (waived if admitted)

- **Emergency Room**
  - Preferred Provider: 80% coinsurance after a $100 copay (waived if admitted)
  - Non-Preferred Provider: 80% coinsurance after $100 copay (waived if admitted)

- **Prescription Drugs**
  - Preferred Provider: Prescriptions paid at 100% of the Negotiated Charge with the following copays:
    - $15 Copay for Generic Drugs
    - $35 Copay for Preferred Brand Drugs
    - $50 Copay for Non-Preferred Brand Drugs
  - Non-Preferred Provider: Non-Preferred prescriptions paid at 100% of the Recognized Charge with the following copays:
    - $15 Copay for Generic Drugs
    - $35 Copay for Preferred Brand Drugs
    - $50 Copay for Non-Preferred Brand Drugs

**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 (except when used in lieu of other anesthesia)
- 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)
- Weight Loss Programs

These are brief highlights of the Student Health Plan. The Plan is available for University of Missouri–Columbia 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.
The University of Missouri – Columbia Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student Health℠ 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 (877) 375-7905.

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).*