

CALTECH

California Institute of Technology
Pasadena, California 91125

The Student Health and Counseling Center

The Student Health Insurance Plan

Highlights Brochure
2003 — 2004

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WELCOME!

Your health care is important to us. The Institute is as concerned about your good health as it is with your educational development.

The Institute provides three resources for health care services:

- The Student Health Center
- The Student Counseling Center
(located in the Student Health Center)
- The Student Health Insurance Plan

Most Student Health Center and Student Counseling Center services are available to you completely **free of charge**. There are fees for some lab services and medications received at the Health Center. For a charge, you may also enroll your spouse at the Student Health Center.

When you use the Student Health Insurance Plan, you must first pay a deductible and any required copays. See the section titled, “The Student Health Insurance Plan” for more details. For an additional charge, you may also enroll your spouse and eligible dependent children in the Student Health Insurance Plan.

For more information about the Student Health Center and the Student Counseling Center, read pages 3–6 of this Highlights Brochure. For more information about the Student Health Insurance Plan, read pages 7–21.

The Student Health Center, the Student Counseling Center and The Student Health Insurance Plan—together, they’ll help you meet all your health care needs!

What's New for 2003–2004?

The Student Health Insurance Plan continues to be a comprehensive plan that will cover you for just about any medical or mental health condition you might experience. Take some time to familiarize yourself with the provisions of the plan, described in this Highlights Brochure, and keep it for reference.

The following list summarizes what is new or changed effective September 1, 2003.

- **New claims administrator:** The new administrator is Chickering Claims Administrators, Inc. The plan is insured by Aetna, Inc.
- **New PPO network:** Aetna Open Choice PPO Network. Log on to www.aetna.com/docfind and be sure to select “Open Choice PPO.”
- **Medical I.D. card:** You will be issued an Aetna medical ID card which you should carry and use whenever you go to a doctor or pharmacy for services.
- **Retail pharmacy benefit:** If you use a participating pharmacy, you no longer have to meet the deductible before you buy your prescription, and you can now pay 20% of the negotiated price when you purchase the prescription. (Previously, you had to pay the full cost of the prescription at the retail pharmacy, then file a claim for 80% reimbursement without any discount.)
- **Medical Evacuation and Repatriation Insurance for all students:** See page 19 for program details. (Previously, coverage was limited to certain students, who paid an additional fee for the coverage.)
- **New Value-Added discounts** for eyewear, alternative therapies, home exercise equipment, etc., from participating providers. For more information see page 20.
- **Accidental Death and Dismemberment Insurance** in the amount of \$10,000. (Previously no coverage.)

The Student Health and Counseling Center

What Is the Student Health Center?

The Archibald Young Student Health Center is a convenient place to go when you need medical and counseling services. Located on the Caltech campus (see the map in this Highlights Brochure), the Student Health Center is staffed by doctors, nurse practitioners and physician assistants.

Visit the Student Health Center whenever you need health care services. You don't need an appointment—just drop in. If you wish to see a specific doctor or nurse practitioner, please call for an appointment.

Some of the many services you can receive at the Student Health Center include:

- Medical consultations
- Doctor's office services
- Treatment for a variety of medical problems
- Lab tests and X-rays at offsite facility
- Gynecological exams (including Pap smears, birth control, pregnancy testing, and women's health clinic)
- Dermatology clinic*
- Orthopedic clinic*
- Prescription medications (supplied to you at cost)
- Health education and preventive health care
- Allergy injections and other immunizations

The Student Counseling Center, located in the Student Health Center, is staffed by licensed psychologists, psychiatric interns, and a health education specialist.

**Available on specific days only. Please call for an appointment.*

Who Can Use the Student Health Center?

You can! As soon as you are enrolled as a degree-seeking student, you may start using the services of the Student Health Center and the Student Counseling Center. Just show your student ID card when you come in.

For a fee of \$75 per term, you may also enroll your spouse at the Student Health Center. Children are not eligible to use the Student Health Center or the Student Counseling Center.

When Is the Student Health Center Open?

The Caltech Student Health Center is open all year.

During the academic year:

Monday–Thursday: 8:00 AM–8:00 PM

Friday: 8:00 AM–4:00 PM

During summer, winter recess and spring recess:

Monday–Thursday: 8:00 AM–12:00 PM &
1:00 PM–4:45 PM

Friday: 8:00 AM–12:00 PM &
1:00 PM–4:00 PM

What If I Need Health Care Services Beyond Those Provided by the Student Health Center?

That's why we provide you with excellent coverage through the Student Health Insurance Plan.

The Student Health Center is designed to meet your basic health care needs. If you require diagnosis, care or treatment beyond the capabilities of the Student Health Center, your Student Health Center physician may refer you to an outside private specialist. Also, you may go to an outside doctor or hospital whenever you wish.

What If I Need Dental Care?

Although the Student Health Insurance Plan does not cover dental expenses, a separate Student Dental Plan is provided for a small annual fee. For more information about the Student Dental Plan, contact the Shared Customer Service Unit at (626) 395-6443.

What If I Need Vision Care?

The Student Health Center maintains a list of vision care providers and other community health resources available to you. These services may not be covered by your Student Health Insurance Plan, so you may be expected to pay for the services when you receive them. You may also access discount eye care arrangements now provided under the Student Health Insurance Plan.

What Will It Cost for Me to Use the Student Health Center?

Most Student Health Center services are available to you free of charge, although there are some fees associated with lab tests and medications.

Student Counseling Services

Students come to the Counseling Center for help with the day-to-day problems most students face, such as stress, procrastination, cultural adjustments, and relationship issues, along with other concerns that include depression, eating disorders, substance use/misuse, and anxiety, among other reasons.

Confidential psychological and emotional counseling services are available free of charge to currently enrolled students. These services include:

- Individual counseling sessions
- Couples and group counseling
- Psychiatric evaluations for medication
- Consultations
- Workshops
- 24-hour crisis services

Call the Counseling Center at (626) 395-8331 to make an appointment. If you have a mental health emergency and the Counseling Center is closed, call Campus Security at (626) 395-4701. Campus Security will notify the on-call psychologist.

The Counseling Center is open Monday–Friday, 8:00 AM –5:00 PM and is located in the Student Health Center.

If you need specialized or extended mental health services, you may be referred to a private practitioner who will accept Caltech Student Health Insurance as partial or full payment. Check out pages 7–21 of this Highlights Brochure for more information about the Student Health Insurance Plan.

A Word About Confidentiality

All medical and psychological records and the information contained within them are strictly confidential. Information from medical or psychological records will not be released to anyone outside the Student Health and Counseling Centers without express written authorization from the student, except as required by law. Additional limitations to the release of psychological records are explained to students when they first visit the Student Counseling Center.

Let Us Know What You Think

Your comments and suggestions are important to us. We use them to evaluate and continually improve Student Health Center services. To provide feedback about your experience at the Student Health Center, please fill out a Student Health Center Evaluation Form located at the reception counter.

You are also welcome to call the Director of the Student Health and Counseling Services, Dr. Kevin Austin, at (626) 395-8331 and/or the Medical Director of the Student Health Center, Dr. Stuart Miller, at (626) 395-6393 to give them feedback about your Health Center experiences.

The Student Health Insurance Plan

What Is the Student Health Insurance Plan?

The Caltech Student Health Insurance Plan supplements the health care services provided by the Student Health and Counseling Center.

Normally, you'll visit the Student Health and Counseling Center first for most of your needs. But there may be times when you'll need services outside the Student Health and Counseling Center. You may have an unexpected illness or injury, or require immediate hospitalization. Or you may need specialist services not available through the Student Health and Counseling Center. Your Student Health Insurance Plan provides comprehensive coverage for a wide range of health care needs.

How Do I Enroll in the Plan?

You don't have to do a thing! As long as you are enrolled at Caltech as a degree-seeking student, you are automatically enrolled in the Plan. For new students and students returning from sabbatical, coverage will become effective on the day you enroll. For continuing students, coverage will be effective on the first day of each Insurance Term for which you are enrolled.

You will receive an Aetna ID card for the Student Health Insurance Plan. You should carry it with you at all times to identify yourself as a student covered by the Student Health Insurance Plan.

How Do I Enroll My Dependents?

Your eligible dependents include

- Your spouse
- Your children under the age of 19 (23 if a full-time student) who are financially dependent on you
- Your same-sex domestic partner

All dependents must live with you to be eligible for coverage.

If you choose to cover your dependents under the Student Health Insurance Plan, you must fill out an enrollment form and pay a premium. The cost of the premium will be billed to your student account each term. To cover your dependent(s) you must submit the enrollment form within 31 days following the beginning of the four-month Insurance Term (September 1, January 1, or May 1).

However, you may enroll dependent(s) later in the term if you experience a special enrollment event. Special enrollment events include marriage, birth or adoption, or your dependent's arrival to the United States. You must submit the enrollment form within 31 days following the special event. Otherwise, you may enroll them at the beginning of the next term.

Once your eligible dependents are enrolled, they will continue to be enrolled through August 31, 2004, as long as you continue to be enrolled as a degree-seeking student.

Costs for Dependent Coverage

The cost each insurance term to cover your eligible dependents through the Student Health Insurance Plan is:

\$1,243 for your spouse or same-sex domestic partner only

\$1,776 for your spouse or same-sex
domestic partner and child(ren)

\$583 for your child(ren) only

These costs are in addition to the \$75 you may have paid to provide your spouse with access to services at the Student Health Center. The Institute will charge your student account for these premiums if you elect this coverage for your dependents.

How Does the Student Health Insurance Plan Work?

Your Student Health Insurance Plan provides coverage for a wide range of medical and mental health services. (See "What's Covered" and "What's Not Covered" for details.)

You may go to any doctor or hospital. However, you will save money if you use a doctor or hospital that is a member of Aetna's Open Choice Preferred Provider Organization network.

Using a Preferred Provider Organization (PPO) Network Medical Provider

Aetna's Open Choice Preferred Provider Organization (PPO) is a nationwide network of doctors, hospitals and medical professionals who have agreed to provide medical services to Caltech students at negotiated rates. Using

medical and mental health providers within Aetna's Open Choice PPO network ensures that most covered expenses will be paid in full, after you pay your annual deductible.

Most Covered Medical Expenses are paid at 100%. Some services are paid at 80% (that means you pay 20%). Services covered at 80% include prescription drugs and medicines, anesthesiologists, ambulance service and services provided during travel outside the United States.

To find a member of the Aetna Open Choice PPO network:

- Log on to www.aetna.com/docfind (be sure to select Aetna Open Choice PPO), available 24 hours, or
- Call Chickering at 1-877-261-8414 from 8:30 AM to 5:30 PM Pacific time.

Provider participation in the Aetna Open Choice PPO network can change. To be sure the provider is a member of the PPO network, it's a good idea to contact The Chickering Group prior to obtaining medical services.

Using a Non-Preferred Provider

If you choose to use a non-preferred medical provider, Covered Medical Expenses will be payable at 70% of the Reasonable Charge allowance. This means that you will be responsible for 30% of the covered expenses, plus any amount over the Reasonable Charge allowance, in addition to the annual deductible.

Pre-certification for Hospital Stays

All inpatient admissions must be certified by calling Chickering Claims Administrators, Inc. at least three business days prior to admission.

If you are admitted to the hospital in an emergency, you, a family member, the physician or the hospital must call the pre-certification number within 48 hours following admission.

Pre-certification does not guarantee the payment of benefits for your inpatient admission. Each claim is subject to medical policy review in accordance with the exclusions and limitations contained in the Policy, as well as a review of eligibility, adherence to notification guidelines and benefit coverage under the Plan.

Pre-certification number for hospital admissions: 1-877-261-8414

Comparison Chart: Using an Aetna Open Choice PPO Provider vs. a Non-Preferred Provider

This chart applies in all areas where PPO providers are available. See “Coverage When You’re Traveling” on page 11 for coverage when a PPO provider is not available.

| Medical Service | If You Use an Aetna Open Choice PPO Provider | If You Use A Non-Preferred Provider |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Your Annual Deductible (Unless noted otherwise, you must pay the deductible before the Plan pays for any services) | \$150 | |
| Doctor’s Office Visit | Plan pays 100% | Plan pays 70% |
| Hospitalization | Plan pays 100% Pre-certification required | Plan pays 70% Pre-certification required |
| X-rays and Laboratory | Plan pays 100% | Plan pays 70% |
| Retail Prescription Drugs | Plan pays 80% with no deductible | Plan reimburses 80% after claim is filed |
| Mail-Order Prescription Drugs (90-day supply) | Plan pays 100% after a \$12 copay for generic prescription drugs, or a \$20 copay for brand name prescription drugs, with no deductible | |
| Emergency Room¹ | Plan pays 100% | Plan pays 100% |
| Mental Health & Substance Use/Misuse² | Plan pays 100% | Plan pays 70% |
| Lifetime Maximum Paid by the Plan | \$250,000 for each accident and each sickness | |

¹ You will pay an additional \$50 copay which does not apply toward your deductible if you go to an emergency room and your condition is not an emergency. Please see the definition of Emergency Medical Condition under “Definitions” on page 18.

² For mental health benefit limitations, please see item #4 under “Limitations.”

As you can see, you can save money by using an Aetna Open Choice PPO provider!

Coverage When You're Traveling

Your Student Health Insurance Plan is in effect 24 hours a day, anywhere in the world. If you need medical care when you're traveling, and there's no Aetna Open Choice PPO provider available, just go to any doctor or hospital. Then, file a claim form. After you pay the deductible of \$150, the plan will reimburse you for 80% of the cost of all covered services.

The Caltech Student Health Insurance Plan offers additional features for travelers, including

- Emergency Travel Assistance Services, and
- Medical Evacuation and Return of Mortal Remains Services

Please see "Additional Plan Features" on page 19 for more information about these additional features for travelers.

Getting Prescriptions Filled

If your doctor prescribes medication for you, you can get the prescription filled by taking it to a local pharmacy or by mailing the prescription to Aetna and having your medication mailed to you directly.

At a Pharmacy

You may take your prescription to any pharmacy, but to pay the lowest cost you should use a Preferred Pharmacy. There are several Preferred Pharmacies near Campus. At a Preferred Pharmacy, simply present your Aetna ID card. The Plan will pay 80% of the cost of the prescription. You will be responsible for 20% of the discounted cost of the medication at the time your prescription is filled.

Note: The annual deductible does NOT apply to the prescription coverage.

If you use a Preferred Pharmacy and you do not have your Aetna ID card with you, or if you use a Non-Preferred pharmacy, you will be required to pay the full, undiscounted cost of the prescription at the time you have it filled. You will be reimbursed at 80% of the cost of the covered prescription by submitting a completed Aetna Prescription Drug claim form.

Preferred Pharmacy locations and Prescription Drug claim forms can be obtained on the Internet at www.aetna.com/docfind or by calling Chickering Claims Administrators, Inc. at (877) 261-8414.

For questions regarding prescription coverage contact:

Chickering Claims Administrators, Inc. (877) 261-8414

or

Aetna Pharmacy Management 1-888-792-8742

Through the Mail

Mail-order prescriptions work best for ongoing medication and refills. For example, if you need immediate medication for an infection, you wouldn't use the mail-order service. But if you need ongoing medication (for example, for a chronic problem such as asthma), it is very convenient to have your medication delivered to you in the mail. That way, you can save money and avoid repeated trips to the pharmacy.

To obtain your prescription medication through mail-order delivery, simply pick up an Aetna R_x Home DeliverySM mail-order form at the Student Health Center and mail your prescription to:

Aetna R_x Home Delivery
P.O. Box 417019
Kansas City, MO 64179-9892

(Forms, pre-addressed envelopes and complete instructions are available at the Student Health Center.)

For a 90-day supply, you will pay a \$12 copay for generic prescription drugs and a \$20 copay for brand-name prescription drugs. Remember, you don't need to file a claim form—just complete the Aetna R_x Home DeliverySM form and mail with your prescription.

The first time you fill a prescription through the mail-order service, it's a good idea to ask your doctor to write two prescriptions: one for a two-week supply (which you can have filled immediately at a local pharmacy), and one for a 90-day supply (which you will receive in the mail).

For more information on the mail-order service or to re-order a prescription, please visit www.aetnarxhomedelivery.com.

Filing a Claim

The 2003–2004 Student Health Insurance Plan does not require a claim form! Doctors, hospitals and other providers can bill Chickering directly. If your provider does not bill directly, you will need to fill out a claim form and send it to Chickering with an itemized bill. The address for claim submissions is printed on the back of your Aetna ID card as well as below:

Chickering Claims Administrators, Inc.
P.O. Box 15708
Boston, MA 02215-0014
1-877-261-8414

What's Covered

The Student Health Insurance Plan is a comprehensive plan, which means that it will cover you for just about any medical or mental health condition you might experience. But there are some limitations. Please read this section over very carefully so you fully understand what is covered and what is not. For additional coverage information, see “Detailed Plan Description” at the Caltech Student Health Insurance website (log on to www.healthcenter.caltech.edu and click on “Student Health Insurance Plan.”) For expenses to be covered, they must meet the following criteria:

1. Expenses incurred must be medically necessary, as determined by Aetna.
2. The amount your medical provider charges must not exceed the Reasonable Charge allowance, as determined by Aetna, within the Zip code.
3. Expenses must be for medical expenses incurred for treatment of covered Injuries or covered Sicknesses.

For definitions of technical terms such as “accident,” “injury” and “sickness,” please see the **“Definitions”** section on page 18 of this brochure.

Covered services include, but are not limited to:

- a) Treatment by a legally qualified physician, surgeon or mental health professional who is licensed to provide the service rendered
- b) Hospital confinement
- c) Hospital miscellaneous medical services and supplies
- d) Inpatient and outpatient drug and alcohol abuse treatment

- e) Outpatient mental health treatment, including individual, couples and group counseling
- f) Exclusive services of a registered graduate nurse (RN or LPN) who is not a member of your immediate family
- g) Physical therapy
- h) X-rays
- i) Laboratory services
- j) Annual Pap smear screening (or alternative cervical cancer screening test) and gynecological exams
- k) Mammograms
- l) Anesthetics
- m) Surgical dressings
- n) Casts
- o) Radiation therapy
- p) Prescription drugs and medicines including contraceptive prescription drugs and prescription contraceptive devices
- q) Hemodialysis
- r) Orthopedic prosthetic appliances
- s) Rental of durable medical equipment required for therapeutic use
- t) Newborn well-baby care and routine well-child care through age six
- u) Ambulance service
- v) Over-the-counter equipment and supplies used to treat diabetes
- w) Testing and treatment of phenylketonuria
- x) Psychoeducational testing, including Attention Deficit and Hyperactivity Disorder (ADHD) and learning disability testing
- y) Covered Medical Expenses (see “Definitions” on page 18)

Limitations

Some types of covered expenses are limited, as follows:

1. Benefits for hospital room and board shall not exceed the daily average semi-private room rate of the hospital in which confined, unless confined in the hospital's intensive care unit, for which benefits shall then not exceed 2.5 times the hospital's daily average semiprivate room rate.
2. Benefits for routine pregnancy and for complications incident to pregnancy are as specified below:
 - a) For insured students and insured dependents, benefits for routine pregnancy and complications incident to pregnancy are payable on the same basis as for any Sickness or illness,
 - b) Benefits for voluntary termination of pregnancy are covered up to a maximum of \$200 each policy year.
3. Benefits for newborn well-baby care and routine well child care are limited to \$2,000 per year and are payable only through age six.
4. Benefits for treatment of mental health disorders:*
 - a) Hospital confinement as an inpatient up to a maximum of 30 days each policy year,
 - b) Outpatient treatment will be covered on the same basis as any outpatient expense up to a maximum of 56 visits each policy year.

Benefits for covered expenses resulting from practice for or participation in intercollegiate athletics and club sports are limited to \$25,000. A separate policy maintained by the Institute provides additional medical expense coverage for students participating in intercollegiate athletics and club sports.

*These limitations do not apply to the following mental health diagnoses: schizophrenia; schizoaffective disorder; bipolar disorder (manic-depressive illness); major depressive disorders; panic disorder; obsessive-compulsive disorder; pervasive developmental disorder or autism; anorexia nervosa; bulimia nervosa; and severe emotional disturbances of a child as identified in the most recent edition of DSM and meeting the criteria of California law.

What's Not Covered

Some expenses are not covered by the Plan. For additional information, see “Detailed Plan Description” at www.chickering.com. Click on “Student Connections,” go to “Find Your School” and enter 812843 as your Policy Number.

These non-covered expenses include, but are not limited to:

1. Expenses for a treatment, service, or supply that is not Medically Necessary, as determined by Aetna, for the diagnosis, care or treatment of the Sickness or Injury involved. This applies even if the treatment, service, or supply is prescribed, recommended, or approved by the person's attending physician or dentist.
2. Expenses for routine physical exams, routine vision exams, routine dental exams, routine hearing exams, immunizations, or other preventive services and supplies, except to the extent coverage for such exams, immunizations, services, or supplies is specifically provided in the Policy.
3. Expenses incurred for eye refractions, vision therapy, radial keratotomy, eyeglasses, contact lenses (except when required after cataract surgery) or other vision or hearing aids, prescriptions, or examinations, except as required for repair necessitated by a covered Injury.
4. Expenses incurred for plastic surgery, cosmetic surgery, reconstructive surgery, or other services or supplies that improve, alter, or enhance appearance, whether or not for psychological or emotional reasons.
5. Expenses incurred as a result of dental treatment, except for injury to sound natural teeth
6. Expenses incurred for services provided by the Student Health Center, Student Health Center employees or salaried physicians at the Institute.
7. Expenses incurred as a result of an Injury or Sickness due to working for wage or profit for which benefits are paid under a Workers' Compensation or Occupational Disease Law.
8. Expenses incurred as a result of an Accident occurring in consequence of riding as a passenger or otherwise, in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route.

Coordination of Benefits

If you are covered under another U.S.-based health insurance plan (including an HMO) in addition to the Student Health Insurance Plan, the Caltech Student Health Insurance Plan is considered your primary coverage, and your other insurance is considered secondary.

The Student Health Insurance Plan will pay benefits first up to the maximum allowed by the Plan. If the Plan does not pay the covered expenses at 100%, your other insurance coverage may pay the difference. You must check with your other coverage for their coordination of benefits policy.

Benefit payments will be coordinated between both plans. When you have an eligible expense, you should simultaneously notify both insurance plans. This means that you will submit itemized billing statements and claim forms to both companies.

No matter how much either plan pays, no more than 100% of covered medical expenses will be payable by both plans combined.

Continuing Coverage After You Leave Caltech

If you take a sabbatical, graduate or withdraw mid-term, coverage will remain in force only for the balance of the Insurance Term for which you last enrolled as a degree-seeking student.

However, you and your covered dependents can still receive benefits (except mail-order prescriptions) for up to six months for the continued treatment of a covered condition for which you were receiving treatment when your coverage ended. You will not, however, be eligible to receive benefits for any new conditions, unless you purchase extended-coverage insurance.

If you wish to pay the full cost of the premium, you may continue full coverage for up to a maximum of six consecutive months following the end of the insurance term for which you last enrolled as a degree-seeking student. Students on sabbatical may elect to continue coverage for up to three consecutive Insurance Terms. In either case, the election to continue insurance should be made as soon as possible and not later than 30 days following completion of the Insurance Term. For information regarding continuation coverage, including rates, contact the Shared Customer Service Unit at (626) 395-6443.

Definitions

(For additional definitions, please see “Detailed Plan Description” at www.healthcenter.caltech.edu and click on “Student Health Insurance Plan.”)

Accident: An occurrence that is unforeseen; not due to, or contributed to by, Sickness or disease of any kind, and that causes Injury.

Covered Medical Expenses: Those charges for any treatment, service, or supplies covered by the Policy which are (a) not in excess of the Reasonable Charges, or (b) not in excess of the charges that would have been made in the absence of this coverage, and (c) incurred while the Policy is in effect as to the covered person except with respect to any Expenses payable under the Extension of Benefit provision.

Deductible: A specific amount of covered medical services that must be incurred, and paid for, by the covered person before benefits are payable under the Plan. Deductible amounts are the responsibility of the covered person.

Emergency Medical Condition: This means a recent and severe medical condition, including, but not limited to, severe pain, which would lead a prudent layperson possessing an average knowledge of medicine and health to believe that his or her condition, Sickness, or Injury is of such a nature that failure to get immediate medical care could result in placing the person’s health in serious jeopardy; or serious impairment to bodily function; or serious dysfunction of a body part or organ; or in the case of a pregnant woman, serious jeopardy to the health of the fetus. It does include an Accident or serious illness such as heart attack, stroke, poisoning, loss of consciousness or respiration, and convulsions. It does not include elective care, routine care, or care for non-emergency illness.

Injury: Bodily injury caused by an accident. This includes related conditions and recurrent symptoms of such injury.

Insurance Term: The period of time that the insurance is in effect. There are three insurance terms per year; each insurance term is four months long. Insurance terms begin on September 1, January 1 and May 1.

Medically Necessary: A service or supply that is necessary and appropriate for the diagnosis or treatment of a sickness or injury based on generally accepted current medical practice.

Reasonable Charge: The maximum amount the plan will pay for a service, based on what providers in that geographic area charge for similar services or supplies.

Sickness: A disease or illness, including related conditions and recurrent symptoms of the sickness. Sickness also includes pregnancy and complications of pregnancy. **Each Sickness** means sickness causing one or more periods of hospital confinement and/or medical treatment resulting from the same or related cause or causes.

Additional Plan Features

The following benefits are underwritten by UNUM Life Insurance Company.

Accidental Death and Dismemberment Benefit

The Plan pays a benefit of up to \$10,000 if you die, or a percentage of that amount if you suffer certain types of injuries, as the result of an accident.

Emergency Travel Assistance Services

If you have a medical emergency while traveling more than 100 miles from home or campus, you can take advantage of emergency assistance services provided by Assist America, Inc. These services are available 24 hours a day, 365 days a year and include medical referrals, lost luggage assistance, travel advisories and much more.

Medical Evacuation and Return of Mortal Remains Services

If you need medical care that is not available locally, Assist America will provide the transportation, personnel and equipment needed to get you to the nearest facility capable of providing the required care. In the event of your death, Assist America will provide assistance in returning your mortal remains. The benefits under this coverage are not subject to the \$150 deductible or the \$250,000 lifetime maximum under the Student Health Insurance Plan.

For more questions please contact:

Assist America, Inc.

1-800-872-1414 (within U.S.)

If outside the U.S., call collect by dialing the U.S. access code plus 301-656-4152

E-mail address: medservices@assistamerica.com

or

Log on to www.healthcenter.caltech.edu and click on "Student Health Insurance Plan."

Certification of Health Plan Coverage

If you desire a Certification of Health Plan Coverage, you may request one from the Chickering Claims Administrators Inc. Your request can be made by phone or in writing and must include the name of your school (Caltech) and the name of each person who is no longer eligible to be insured under the Plan.

Chickering Claims Administrators, Inc.

1-877-261-8414

Plan Information

The Policy is issued for the period from September 1, 2003 to September 1, 2004. All eligible students are insured during each Insurance Term in which they are enrolled as a degree-seeking student.

Coverage of students eligible as of May 1, 2004 will continue during the summer through August 31, 2004.

The Policy number is: **812843**

This Highlights Brochure describes the Student Health Center and the Student Health Insurance Plan available to Caltech students and their dependents.

KEEP THIS HIGHLIGHTS BROCHURE FOR FUTURE REFERENCE. NO INDIVIDUAL POLICIES WILL BE ISSUED.

Value-Added Programs*

As a participant in the Student Health Insurance Plan, you may also take advantage of these special services, discounts, and programs designed to help keep you healthy and to save you money:

- Vision One[®], a discount program that lets you save money on eyeglasses, contact lenses and nonprescription items such as sunglasses and contact lens solution at thousands of Vision One locations nationwide.
- Alternative Health Care Programs, offering discounts on alternative therapies and savings on vitamins and other health-related products.
- Fitness Program, offering discounts on health club memberships and home exercise equipment.
- Informed HealthLine[®], 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.

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

For more information about the benefits and programs described above, log on to www.healthcenter.caltech.edu and click on "Student Health Insurance Plan."

Important Notice

This Highlights Brochure describes your benefits under the plan of insurance sponsored by California Institute of Technology. It is not a contract of insurance. Your coverage is governed by a policy of blanket Injury and Sickness insurance, underwritten by Aetna. As evidence of your coverage, a Master Policy (Policy Number # 812843) has been issued to Caltech which contains the benefits and provisions that apply to the plan of insurance sponsored by Caltech. The Plan always pays benefits in accordance with any applicable California State Law. Information regarding appeals and grievance procedures including additional information regarding covered services, exclusions and limitations and disclosures is available in the Detailed Plan Description which you can access at www.healthcenter.caltech.edu (and click on "Student Health Insurance Plan"). The exact provisions governing this insurance are contained in the Master Policy issued to the Caltech and can be viewed at Caltech's Human Resources Department or the Student Health Center. If a discrepancy exists between this Highlights Brochure, the Detailed Plan Description and the Master Policy, the Master Policy will govern and control the payment of benefits.

The Health Insurance Portability and Accountability Act (HIPPA) Privacy Rule affords members the right to receive a notice that describes how health information may be used and disclosed and how to get access to this information.

Aetna considers nonpublic personal member information confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. To obtain a copy of the Notice of Privacy Practices describing in greater detail Aetna's practices concerning use and disclosure of personal information, please call the toll-free Customer Services number on your Aetna ID card, or visit www.healthcenter.caltech.edu and click on "Student Health Insurance Plan."

Important Phone Numbers and Web Sites

Student Health Center (626) 395-6393
or www.healthcenter.caltech.edu

After Hours
(ask for Dr. Stuart Miller) (626) 584-2421

Student Counseling Center (626) 395-8331
or www.counseling.caltech.edu

For Medical Emergencies Ext. 5000

For Psychological Emergencies
(when the Center is not open
Campus Security will notify the
on-call psychologist) Campus Security,
Ext. 4701

**Caltech Student Health
Insurance Website** Log on to
www.healthcenter.caltech.edu
and click on Student Health Insurance Plan

Chickering Claims Administrators (877) 261-8414

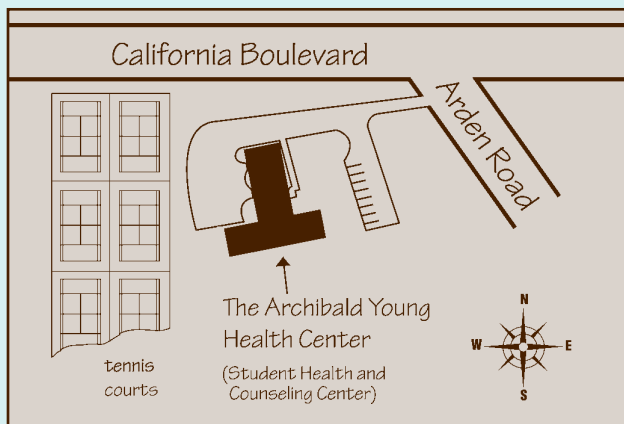
PPO Directory www.aetna.com/docfind

**Local Participating
Pharmacies** www.healthcenter.caltech.edu
and click on Student Health Insurance Plan

Customer Service and Claims (877) 261-8414

Hospital Pre-authorization (877) 261-8414

Name of Plan: Caltech Student Health Insurance Plan
Policy Number: 812843



The Student Health Center is located on the west side of Arden Road, just south of California Boulevard.