1. **Who underwrites the University Endorsed Student Health Insurance Plan?**

   The Aetna Student Health Plan is underwritten by Aetna Life Insurance Company and is administered by Chickering Claims Administrators, Inc.

2. **Am I required to have health Insurance?**

   All full-time students, enrolled in seven (7) units or more are required to have health insurance. Full-time students are automatically enrolled in the University Endorsed Student Health Insurance Plan. However, students may waive out of the University Endorsed Student Health Insurance Plan, if they have comparative health insurance coverage.

3. **How do I waive out of the University endorsed insurance program?**

   To waive out of the University Endorsed Student Health Insurance Plan, please visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com), select your school (Loyola Marymount University or Law School), then follow the process to request a waiver.

4. **Is there a deadline to waive out of the University Endorsed Student Health Insurance Plan?**

   Yes, there is a deadline. Please see below:

<table>
<thead>
<tr>
<th>Category</th>
<th>Wavier Deadline Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students enrolling for the Fall Semester</td>
<td>10/02/2015</td>
</tr>
<tr>
<td>Students enrolling for the Spring Semester</td>
<td>02/05/2016</td>
</tr>
</tbody>
</table>

5. **What is the term for coverage for the University Endorsed health insurance plan?**

   The term coverage for insured students entering in the Fall Semester is from August 1, 2015 through July 31, 2016. For new students entering the university in the Spring Semester, the term coverage is from January 1, 2016 through July 31, 2016 or from dates that the insurance is purchased.

6. **Is there a separate accident plan?**

   Yes, there is a separate mandatory accident plan for full time students. Students cannot waive out of this plan, except for those students who have purchased the University endorsed student health plan. The mandatory accident plan is administered by A-G Administrators, Inc. Plan management and brokerage services are provided by Mercer Health & Benefits, LLC, and is
underwritten by QBE Insurance Corporation. The Master Policy may be view by request at the Office of Risk Management, University Hall, 4900, during business hours.

7. What is the cost of the University Endorsed Student Health Insurance Plan cost?

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Annual 8/1/13-7/31/15</th>
<th>Spring 1/1/14 – 7/31/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$2,018</td>
<td>$1,176</td>
</tr>
</tbody>
</table>

Source: Aetna Life Insurance Company Academic Year 2015-16 Endorsed Student Health Insurance Plan LMU/LA Loyola Marymount University Policy Number 474945

Additional Resources

If you have questions about the benefit plan or about waivers, please contact Aetna Student Health.

Web Page - [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

Customer Service Telephone Number – (877) 409-7356

If you have questions about payment or about waivers, please contact Loyola Marymount University Student Accounts Department:

Web Page - [http://bus.lmu.edu/controller/osfs/studentaccounts/](http://bus.lmu.edu/controller/osfs/studentaccounts/)

LMU Student Accounts Telephone Number – (310) 338-2711

If you have any questions regarding the Master Plan, please contact the Office of Risk Management or review the policy:


Doug Moore, Risk Manager, – (310) 338-3071

Aetna Life Insurance Company Academic Year 2013-14 Endorsed Student Health Insurance Plan LMU/LA Loyola Marymount University Policy Number 474945