Aetna Student Health℠
Loyola Marymount University's choice for student health insurance

www.aetnastudenthealth.com
Dear Student,

LMU wishes you a happy and healthy experience during your college career. The Affordable Care Act has introduced many changes and sometimes cost increases to health plans of all kinds. There are now many different ways to purchase health insurance and many available plans. To help keep our students healthy, the university offers you a combined accident and sickness insurance plan through Aetna Student Health, in addition to the LMU mandatory accident-only insurance plan. You can waive out of the combined accident and sickness plan provided by Aetna Student Health if you have other comparable coverage. Please review this brochure carefully as it contains important information about the LMU health care plan, including coverage, enrollment, and waiver information. We look forward to your positive contributions to LMU’s academic excellence during your time at the university.

Regards,

Doug Moore
LMU|LA
Loyola Marymount University
Associate VP, University Risk Manager

The Loyola Marymount University Student Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna).

Aetna Student Health℠ is the brand name for products and services provided by Aetna Life Insurance Company (Aetna).
You have found the school that’s the right fit
Now choose the insurance plan that’s the right fit

Aetna Student Health — custom protection for you
• Health insurance coverage any time
• Large nationwide network of doctors, hospitals and specialists
• Savings on dental, vision and pharmacy services
• No-hassle payment. It can be included in your tuition bill

But what if I already have insurance?
• Check us out. You may be able to do better on costs
• Your school may require this insurance
• Your plan may not cover you this far from home — don’t take a chance

Aetna Student Health
More than 200 colleges and universities use our services. We’ve been in the student insurance business for more than 30 years.

What else is included?
• Access to travel assistance services, including 24/7 emergency assistance
• Access to discounts on massage therapy, over-the-counter vitamins, oral health care products, acupuncture, and weight-loss programs and products — to name a few
• Quit smoking: One year of personal coaching, interactive web tools and motivational materials

To find out more about the plan and to sign up, go to www.aetnastudenthealth.com.
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The discount offers and programs above provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts and programs may be offered by vendors who are independent contractors and not employees or agents of Aetna. Aetna may receive a percentage of the fee you pay to a discount vendor. These services, programs or benefits may be offered by vendors who are independent contractors and not employees or agents of Aetna Life insurance Company or their affiliates.

Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna or their affiliates.

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

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.
Here’s what the plan offers
Here is a brief description of the plan benefits.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Preferred Care</th>
<th>Non-Preferred Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Maximum Benefit</strong></td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$500</td>
<td>$2,000</td>
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<tr>
<td><strong>Out of Pocket Maximum</strong></td>
<td>$4,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Physician’s Office Visit Expanse</strong></td>
<td>$25 Copay per visit, then 100%</td>
<td>50% of Recognized Charge</td>
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<tr>
<td><strong>In-Patient Hospitalization Expense</strong></td>
<td>80% of Negotiated Charge</td>
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<td><strong>Emergency Room Expense</strong></td>
<td>$100 Copay per visit (waived if admitted), then 80% of Negotiated Charge</td>
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<td><strong>Labs &amp; Xrays Expense</strong></td>
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<td>50% of Recognized Charge</td>
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<tr>
<td><strong>Prescription Drug Expense</strong></td>
<td>100% of the Negotiated Charge, following a $10 Copay for each Tier 1 Prescription Drug; 100% of the Negotiated Charge, following a $40 Copay for each Tier 2 Prescription Drug; 100% of the Negotiated Charge, following a $80 Copay for each Tier 3 Prescription Drug</td>
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Please read carefully before deciding whether this plan is right for you:

- Please read the Loyola Marymount University Summary of benefits at http://www.aetnastudenthealth.com/lmu carefully before enrolling. While this document and the Loyola Marymount University brochure describe important features of the plan, there may be other specifics of the plan that are important to you, and some limit what the plan will pay.
- Please view your full plan description, which is contained in the Master Policy issued to the school, you may view it at or contact us at 877-409-7356.

Where can I go for service?

When you need care, consider student health services as your first stop. They can provide many of the routine health services you need, and you generally pay less out of your own pocket for care.

You also may visit any licensed health care provider directly for covered services in Aetna’s preferred provider network (doctors, specialists, facilities).

To learn more about preferred providers, visit www.aetnastudenthealth.com.

The Loyola Marymount Student Health Services is a full-service medical clinic available to students and it is accredited by the Accreditation Association for Ambulatory Health Care. The staff includes board certified physicians and nurse practitioners in addition to registered nurses and trained support staff, it is open weekdays from 8:00AM to 5:00PM with extended hours on Wednesdays until 7PM during the Fall and Spring Semesters. It is open from 8:00 AM to 5:00 PM during the summer months.

For more information, call the Health Services at (310)338-2881. In the event of an emergency, call 911 or the Department of Public Safety at (310)338-2893.

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How much does it cost?

<table>
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<tr>
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<th>Annual 8/1/15 - 7/31/16</th>
<th>Fall 8/1/15 - 12/31/15</th>
<th>Spring 1/1/16 - 7/31/16</th>
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<tbody>
<tr>
<td>Student</td>
<td>$2,018</td>
<td>$842</td>
<td>$1,176</td>
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The rates above include both the premium for the student health plan underwritten by Aetna Life Insurance Company, as well as Loyola Marymount University’s administrative fee.

How and when do I enroll in the plan?

Participation in Loyola Marymount University’s Student Health Insurance Plan is required by your school for all eligible full-time undergraduate students, unless they are covered under another comparable plan. Proof of comparable coverage, in accordance with your school’s requirements, must be completed and returned to Loyola Marymount University each academic year by the enrollment deadlines.

Here's when you have to sign up

Enrollment and Waiver deadline dates:

- **Fall** - 10/02/2015
- **Spring** - 02/05/2016

The premium for the plan will be added to your tuition bill. If you have comparable coverage under the plan, you must submit an online waiver form. To complete the online waiver form visit www.aetnastudenthealth.com

Waiver submissions may be audited by Loyola Marymount University, Aetna Student Health, and/or its contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school’s requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable policy year and that it meets the school’s waiver requirements.

Please make sure you understand your school’s credit hour and other requirements for enrolling in this plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school’s eligibility requirements for enrollment, your participation in the plan may be terminated or rescinded in accordance with its terms and applicable law.
Important Note

General
Notice: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or who conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

This material is for information only. Health benefits and insurance plans contain exclusions, benefit maximums and limitations. The plan will pay benefits in accordance with any applicable insurance law. If any discrepancy exists between this pamphlet and the Master Policy/Group Agreement, the Master Policy/Group Agreement will govern and control the payment of benefits. The CareEngine® is a proprietary technology developed by ActiveHealth Management®, an Aetna company. In conjunction with clinicians, the CareEngine continuously analyzes claims and other data against evidence-based best practices and alerts the members and their physicians about possible care gaps and other inconsistencies. Information is believed to be accurate as of the production date; however, it is subject to change.
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