

This fact sheet summarizes the 2018/19 University Endorsed Student Health Insurance Plan. Participants will receive more detailed information upon enrollment.

Highlights

The University Endorsed Student Health Insurance Plan is underwritten by Aetna Student Health. Highlights of the plan include:

- **In-network benefits only.** Plan only pays benefits when you see a provider who is part of the Aetna network of providers. There is no coverage for non-preferred (out-of-network) providers, except in the event of an emergency, use of ambulance, and accidental injury.
- Unlimited annual maximum benefits
- \$500 annual deductible
- \$25 copays for a physician’s office visits, which are not subject to the annual deductible
- \$25 copays for urgent care visits, which are not subject to the annual deductible
- Coverage for preventive care services, including women’s health services, at no cost to you

You do not need a referral from the LMU Student Health Services to see a specialist; however LMU encourages you to use Student Health Services for your primary health care needs.

All LMU students enrolled in 7 or more semester hours and all international students are automatically enrolled in the plan. You can waive this coverage if you provide proof that you have personal health insurance coverage. You must complete a **waiver proving comparable coverage by:**

Fall: October 5, 2018
Spring: February 1, 2019

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

Cost	Annual (8/1/18-7/31/19) \$2,420	Spring (1/1/19-7/31/19) \$1,411
	Preferred Providers	Non-preferred Providers
Maximum Benefit	Unlimited	Not covered
Deductible	\$500	N/A
Out of Pocket Maximum	\$5,000	N/A
Physician's Office Visit	\$25 copay	Not covered
Urgent Care	\$25 copay	Not covered
In-Patient Hospitalization	Plan pays 80%	Not covered
Emergency Room	\$150 copay (waived if admitted), then plan pays 80%	\$150 copay (waived if admitted), then plan pays 80%
Labs & X-ray	Plan pays 80%	Not covered
Prescription Drug		
Tier 1	\$15 copay	Not covered
Tier 2	\$40 copay	
Tier 3	\$80 copay	

This document presents only highlights of the plans described. For full plan benefits and details, please see the plan brochure.

2018/19 University-Endorsed Student Health Insurance Plan

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).

If you see a provider that is not in Aetna's preferred provider network, you will have to pay the full cost; **this plan does not cover services from Non-Preferred Providers and Facilities** (except in true emergencies).

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

The Loyola Marymount Student Health Services is a full-service medical office accredited by the Accreditation Association for Ambulatory Health Care. Health services are available to all students enrolled in six or more semester hours. The staff includes a board certified physician and nurse practitioners in addition to registered nurses and trained support staff.

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

STUDENT HEALTH SERVICES HOURS

Fall and Spring Semesters	Monday–Friday 8:00 AM to 5:00 PM, with extended hours on Wednesdays until 7:00 PM
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**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.*