2015-2016
SHP Overview

The Student Health Plan (SHP) has been developed especially for Cornell students (and their dependents) to provide access to comprehensive health services both on campus and around the world. The details of the plan are reviewed and recommended each year by Cornell’s Student Insurance Advisory Committee (a group of student representatives, university administrators, and health services staff) to ensure that the coverage is well suited to the needs of Cornell students and respectful of their budgets.

SHP is a comprehensive plan that exceeds all of the standards for student health insurance developed by the American College Health Association. The SHP also exceeds the requirements of the U.S. Affordable Care Act (health care reform law.) The SHP is Administered by Aetna Life Insurance Company. For information about what the SHP covers at Cornell, in the Ithaca area and beyond, how to make the most of your benefits, and other aspects of this plan, visit www.studenthealthbenefits.cornell.edu. To learn more about Aetna Student Health or to review the SHP Certificate of Coverage, go to www.aetnastudenthealth.com or call 800.859.8475.

Cornell’s SHP is a policy that:
• Provides extensive coverage at a reasonable cost for most on- or off-campus health care from August 17 through August 16, of the following year.
• Provides coverage 24 hours a day, 365 days a year, anywhere in the world.
• For students in Ithaca, provides coordination of services by Gannett Health Services staff and a provider network that includes the local hospital.
• Covers pre-existing health conditions.
• Guards against catastrophic expenses.
• Continues coverage for students taking a leave of absence.
• Meets or exceeds all F-1 and J-1 Visa Requirements.
• Meets or exceeds all Federal, State, and American College Health Association standards for health insurance.
• Includes access to worldwide travel assistance and emergency air transportation services. For more information visit www.studentinsurance.cornell.edu [search “Worldwide Medical Assistance”].
• Provides convenient assistance with enrollment and claims submission through the Cornell University Office of Student Health Benefits.

Premium rates
• Student: $2,560
• Spouse/Domestic Partner: $5,280
• Child(ren): $3,702

The rates above include both the premium for SHP as well as administrative fees for Aetna Student Health and Cornell University.

Worldwide travel assistance *
As a SHP member, you have access to worldwide travel assistance. Every day of the year, whenever you are more than 100 miles from your permanent address, On Call International will help you locate qualified medical services, an interpreter or lawyer; make emergency travel arrangements; replace lost travel documents and credit cards; track lost luggage; and much more.

Emergency air transportation *
The SHP also offers unlimited medical evacuation and repatriation benefits. For most serious accidents or illnesses, these benefits pay toward your air evacuation to the nearest medical facility that can provide the care you need or to your home country for continued treatment and recovery. All services must be coordinated and provided through On Call International. You will receive an On Call identification card with your SHP ID card. Medical evacuation and repatriation coverage are described in the SHP Member’s Guide.

* These services, programs, or benefits are offered by vendors who are independent contractors and not employees or agents of Chickering Claims Administrators, Inc., Aetna Life Insurance, or their affiliates.

Eligibility
All full-time students are eligible. In absentia students must contact the Office of Student Health Benefits to enroll. Students on SHP may enroll eligible dependents (spouse, domestic partner, children).

Referrals
For students in the Ithaca area, Gannett handles referrals and is your primary care provider. You should consider going to Gannett first and using an In-Area Participating Provider, because it will maximize your savings and reduce your out-of-pocket expenses.

Be advised that you may be eligible for coverage under a group health plan of a parent’s employer or under a parent’s individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent’s employer plan or the parent’s individual health insurance issuer for more information.

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Levels of Coverage for SHP Members

The SHP provides three levels of coverage. The level of coverage depends on whether care provided is participating or non-participating and, if participating, whether care is provided in area or out of area. To understand the details of what the SHP covers and how it works, please review the comprehensive SHP Certificate of Coverage available at www.studenthealthbenefits.cornell.edu.

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<tr>
<th>In-Area Participating Provider</th>
<th>Out-of-Area Participating Provider</th>
<th>Non-Participating Provider</th>
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<tr>
<td>• Provides coverage when in the Ithaca or Geneva, N.Y. areas.</td>
<td>• Provides coverage in most locations in the U.S., a benefit when traveling or studying away from the Ithaca area.</td>
<td>• Provides a level of coverage anywhere in the world.</td>
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<td>• Includes services provided at Gannett Health Services. A $10 visit charge applies to most appointments. Additional charges for lab tests, X-rays, and prescriptions are submitted directly to Aetna Student Health.</td>
<td>• Utilizes a national (“Out of Area”) network of health care providers and facilities that have contracted with Aetna to furnish services or supplies for a negotiated charge that is usually lower than the rate charged by most non-participating providers in this geographic area.</td>
<td>• Gives members the option to receive services from health care providers and facilities that are not part of Aetna’s In-Area or Out-of-Area Participating Provider Network.</td>
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<tr>
<td>• Utilizes a local (“In Area”) network of health care providers and facilities that have contracted with Aetna to furnish services or supplies for a negotiated charge that is usually lower than the rate charged by most non-participating providers in this geographic area.</td>
<td>• Makes a provider list readily available through Aetna’s DocFind® service.</td>
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<td>• Pays most claims from these providers and facilities at 100% of negotiated charge, after applicable co-payments. SHP member pays co-pays at the time of service.</td>
<td>• Pays most claims at 80% of negotiated charge, after applicable co-payments. SHP member pays co-pays at time of service.</td>
<td>• Pays most claims at 70% of the reasonable charge, after applicable deductibles. Charges in excess of the reasonable charge allowance are not covered under this plan.</td>
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Please read the Cornell University SHP Certificate of Coverage carefully before deciding whether this plan is right for you. While this document and the Cornell University Certificate of Coverage 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. If you want to look at the full plan description, which is contained in the Certificate of Coverage issued to Cornell University, you may view it at the Cornell University Office of Student Health Benefits or contact Aetna Student Health at 800.859.8475.

The Cornell University SHP provides unlimited coverage each year. Participating providers are independent contractors and are not agents of Aetna Student Health. Provider participation may change without notice. Aetna Student Health does not provide care or guarantee access to health services.

The Cornell University Student Health Plan is administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.