



2021 – 2022 Student Health Insurance Plan

Underwritten by: Aetna Life Insurance Company (Aetna)

Policy #: 686157

Dear Student, Parent, or Guardian:

We are pleased to provide you with this overview of the Husson University Student Health Insurance Plan (SHIP). This SHIP is underwritten by Aetna Life Insurance Company and administered by Aetna Student Health.

This ACA-compliant plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the national Aetna PPO network
- Medical Travel Assistance Services

Husson University Insurance Requirements

All full time Graduate students enrolled in 6 or more credit hours and all full time Undergraduate students enrolled in 9 or more credit hours are eligible and are automatically enrolled in the Husson University Student Health Insurance Plan, unless a waiver providing proof of other qualifying insurance is received by September 10, 2021. The Student Health Insurance Program is not available to Extended Learning students, non-Bangor campuses or students enrolled in online courses.

How to Waive Coverage:

All eligible students who want to waive the Husson University Student Health Plan must confirm that their current insurance is usable in the State of Maine before completing the waiver. To waive the Husson University Student Health Insurance, go to:

<https://www.aetnastudenthealth.com/en/school/686157/index.html>

Those students who do not waive the insurance plan by the deadline, will be automatically enrolled in and charged for the Husson University Student Health Insurance Plan. Once enrolled, a student may not cancel the insurance and no refund is available. Coverage continues until the policy expires.



The deadline to waive: September 10, 2021

BENEFIT SUMMARY*		
Maximum	Unlimited	
	NETWORK	Non-NETWORK
Deductible	\$250 per person per Policy Year	\$500 per person per Policy Year
Out-of-Pocket Expense Limit	\$6,500	No Maximum
Coinsurance	75% of NC	55% of RC
Preventive Care	100% of NC (deductible waived)	80% of RC
Hospital Room & Board	75% of NC	55% of RC
Physician's Office Visit	\$25 Copay	55% of RC
Emergency Room Expense	Copayment: \$100 then 75% of NC	Copayment: \$100 then 75% of PA
X-Ray and Laboratory	75% of NC	55% of RC
Prescription Drugs Prescriptions should be filled at a Participating Cigna Pharmacy Network	100% of NC after: Copay: \$20 Generic Copay: \$30 Preferred Brand; or Copay: \$60 Non-Pref. Brand	80% of RC after: Copay: \$20 Generic Copay: \$30 Preferred Brand; or Copay: \$60 Non-Pref. Brand
NC=Negotiated Charge RC = Recognized Charge		
This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the insurance policy/brochure. Please refer to the policy/brochure to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.		

Cost and Period of Coverage		
	Annual 8/1/21-7/31/22	Spring 1/1/22-7/31/22
Student Only	\$3,124	\$1,817

Alternative individual insurance options are available at:

<https://www.healthcare.gov/>

I need to:	Visit:
<p>Learn about:</p> <ul style="list-style-type: none"> • Insurance Benefits • PPO Provider Listings • Claims Processing • ID card • Prescription Drug Provider 	 <p>Servicing Agent Cross Benefit Solutions 150 Mill Street, Suite 4 Lewiston, ME 04240 1-800-537-6444 www.crossagency.com/husson</p> <p>OR</p>  <p>Aetna Student Health 1-877-480-4161 www.aetnastudenthealth.com</p>

