Welcome Northwestern University students for the 2017-2018 academic year!

Policy No. 812845
Policy BIN: 610502

Please read this brochure carefully. It contains a brief description of NU-SHIP plan benefits, as well as the extra benefits you receive as an NU-SHIP enrollee. These include access to emergency global services when you study/travel abroad, and discounts on vision/dental services. More information about NU-SHIP coverage and additional plan benefits is available at www.northwestern.edu/student-insurance/ and www.aetnastudenthealth.com/northwestern.

Aetna Mobile
You never know when you’ll need it ...
...but you’ll always know where to find it!

The Aetna Mobile App gives you access to Aetna’s suite of self-service features:

- Find in-network doctors and facilities
- Check benefits and coverage info
- Display your electronic NU-SHIP ID card
- Search and view recent claims

Manage your health care needs more effectively, anywhere you go!

Two ways to download the Aetna Mobile App:

1. Text Apps to 44040 to download immediately
2. Scan the code with your mobile device
**Why is a Student Health Insurance Plan important?**

Health care costs can be very high. So having insurance coverage for emergency and non-emergency medical services in the area where you will attend school is very important. Carefully compare NU-SHIP benefits and Aetna’s provider network with the benefits and provider network of any alternate plan you may be considering.

- If you’re covered under your parents’ plan, coverage may end while you’re still a student. Under the Affordable Care Act (ACA), health plans provide coverage for dependent children until age 26. With the NU-SHIP, you’re covered for as long as you’re a registered, degree-seeking student at Northwestern University.

- Do you have coverage while you’re away from home or abroad? Many HMO (Health Maintenance Organization) plans, along with state or federal-based Exchange plans purchased outside Illinois, may only cover emergency care while you’re away from home. When you’re on campus, and when you travel in the U.S. or study abroad, it’s good to know you’re covered, if you should need health care. The NU-SHIP gives you that assurance wherever you are.

- Low Deductible/Out-of-Pocket Max. When you need to use your coverage, is your plan there to provide it? Plans with high deductibles and high annual out-of-pocket maximums mean you could have high costs to pay towards your medical expenses. The NU-SHIP’s low deductible and out-of-pocket maximum helps keep your annual costs down.

Compare the NU-SHIP with other available options for accident and illness insurance coverage

When considering which insurance plan to purchase, carefully consider your current medical needs, the benefits highlighted in this pamphlet, and the full range of NU-SHIP plan benefits, by going online at www.aetnastudenthealth.com/northwestern.

Consider the deductible, coinsurance, out-of-pocket maximum, co-pays, prescription drug coverage, and the provider network, among other benefits.

**What is this insurance plan all about?**

The NU-SHIP gives you the freedom to choose any doctor or other health care provider when you need it and where you need it — and still receive benefits through the Plan. Please note that your level of coverage is greater if you choose a provider that is in network, also called a “preferred provider.” To search for a provider, go to Aetna’s DoctorFind tool on their landing page for Northwestern students: www.aetnastudenthealth.com/northwestern.

- Your prescription benefits, at a glance*

<table>
<thead>
<tr>
<th>Generic Prescription Drugs</th>
<th>Preferred Care Pharmacy: $10 per 30-day supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Brand Name Drugs</td>
<td>$40 per 30-day supply</td>
</tr>
</tbody>
</table>

- Your medical benefits at a glance*  

<table>
<thead>
<tr>
<th>NU-SHIP Plan</th>
<th>Maximum Benefit</th>
<th>No maximum dollar limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Deductible</td>
<td>$250 per policy year</td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td>$1,300 (Preferred Provider); no max on out-of-network providers</td>
<td></td>
</tr>
</tbody>
</table>
| Mental Illness & Substance Use Treatment expense: | $20 copay for outpatient psychotherapy.
Other plan benefits provided the same as for any other illnesses. |
| Physician/Specialist Office Visit: | Preferred Provider: 80% of negotiated charge; Out-of-Network: 60% of recognized charge |
| Emergency Room Visit: | Preferred Provider: 80% of negotiated charge; Out-of-Network: 60% of recognized charge |
| Walk-in Clinic Visit / Urgent Care Expense: | Preferred Provider: 80% of negotiated charge; Out-of-Network: 60% of recognized charge |

- *This chart provides a brief summary of plan benefits. Refer to the 2017-18 Plan Design & Benefits Summary for a full description of NU-SHIP benefits. Limitations and exclusions apply.

**How much does it cost?**

The annual premium

The chart below shows the cost for the annual policy. Generally, students are enrolled on an annual basis, and then billed the NU-SHIP premium on their student account during the first quarter they are registered during the academic year. To explore monthly payment options for annual Northwestern tuition and fee charges, please contact Student Accounts, or review the IPP application online.

Students who begin NU-SHIP enrollment during winter, spring, or summer quarters will be billed in accord with the duration of their coverage.

**Where do I go to get medical care?**

Whether you remain enrolled in the NU-SHIP or waive with an alternate plan, when you need medical care, your first stop should be Northwestern Health Service (NUHS) or Counseling and Psychological Services (CAPS). As a degree-seeking student, you automatically have access to these services at Northwestern. NUHS and CAPS can provide the immediate attention you need, and address your routine health care needs.

If you are enrolled in the NU-SHIP and need follow-up or additional medical care that can’t be provided at NUHS, contact NUHS to obtain a referral for outside services. You may visit any “preferred provider” within Aetna’s network. Please note that you will incur an additional $50 deductible for any medical services received without a referral from NUHS. (Mental health services are exempt from this requirement.) To learn more about Preferred Providers, visit www.aetnastudenthealth.com/northwestern.

**When do I confirm or waive enrollment in the NU-SHIP?**

**Student Health Insurance requirements**

Every year, all registered, degree-seeking students must either confirm or waive enrollment in the NU-SHIP. Students who elect to waive NU-SHIP coverage must affirm proof of active coverage under a comparable health insurance plan. Students who confirm NU-SHIP enrollment also may enroll dependents under their coverage during the open enrollment period. For details, click on the “Enroll Dependants” link on Aetna’s site for Northwestern students: www.aetnastudenthealth.com/northwestern.

**To confirm or waive NU-SHIP enrollment, log in to CAESAR.**

[Step-by-step screenshots are available at www.northwestern.edu/ese/students/health-insurance/index.html](http://www.northwestern.edu/ese/students/health-insurance/index.html)

If you do not make a selection by the enrollment deadline, or if your application to waive the NU-SHIP is not approved, you will remain enrolled in the NU-SHIP for the 2017-2018 plan year and you will be charged the annual premium of $3,856. To ensure students’ alternate plans meet Northwestern’s requirements for comparable coverage, a subset of waiver applications will be audited for compliance.

**Coverage periods**

- **Annual:** 9/1/17 – 8/31/18
- **Autumn Quarter:** 9/1/17 – 12/31/17
- **Winter Quarter:** 1/1/18 – 4/1/18
- **Spring Quarter:** 4/2/18 – 6/24/18
- **Summer Quarter:** 6/25/18 – 8/31/18

**Please note:** irrespective of coverage start date, enrollments typically extend through 8/31/18, the end of the plan year.
And there’s more...

The NU-SHIP offers more than just accident and illness insurance coverage. As an enrollee, you have the following services and additional benefits available to you:

Vital SavingsSM on Dental
For only a $25 annual fee, you can get discounts on a variety of services not covered through your NU-SHIP plan, including:
- Dental exams, X-rays, filling and crowns, root canals, extractions, and more
- Gym memberships
- Massages, chiropractic care, and more

Vision discounts
Get great rates on eye exams, prescription eyewear, contact lenses, and more. Includes discounts on a range of eye care items, such as lens cleaners and cases, sunglasses, etc.

On Call Global Emergency Services
Worldwide medical assistance and information, available with a single phone call. On Call provides you with:
- 24/7 emergency travel arrangement assistance
- Translation services
- Medical evacuation/repatriation services
- Medical/dental/pharmacy referrals
- Pre-travel medical consultation

Learn More...

Northwestern Student Health Insurance Office We are available to assist students with:
- Navigating the annual NU-SHIP confirmation/waiver process
- Understanding Northwestern’s insurance policies, requirements, and deadlines
- Learning about NU-SHIP plan benefits, limitations, and additional features
- Resolving claims and billing issues, irrespective of the source of coverage (i.e., NU-SHIP or alternate plan), and
- Educating students on how to align insurance coverage with their individual healthcare needs

Aetna Navigator®
Aetna Student Health offers enrolled students 24/7 online access to their account and plan benefits through their members-only website, Aetna Navigator. After confirming NU-SHIP enrollment online, students can easily create their own Aetna Navigator account:

1. Go to www.aetnastudenthealth.com/northwestern
2. Click on the Members/Aetna Navigator link at the top of the page
3. If you are creating a new account, click on Register; returning students can directly log in to the site.
4. Enter your first and last name, date of birth, zip code, and either your NU-SHIP subscriber ID # (from your insurance ID card) or your 7-digit Wildcard number, preceded by “334” (Aetna’s prefix for Northwestern students).

Once your Aetna Navigator account has been created, begin using immediately. Your Aetna Navigator account can help you:
- Print your NU-SHIP Insurance ID card
- Track the status of your claims, and view Explanations of Benefits
- Locate in-network providers
- Manage your pharmacy prescriptions

Northwestern Student Health Insurance Office contact information:
Email: student.insurance@northwestern.edu
Phone: 847-491-3621 (Evanston campus) 312-503-1242 (Chicago campus)

Aetna Student Health
Questions about plan benefits, pre-certification requirements, claims/billing status, and additional services for enrollees may be directed to Aetna Student Health, 877-626-2314.

Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company (Aetna). Self-insured plans are funded by the applicable school, with claims administration services provided by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

If coverage provided by any insurance policy or administrative services agreement violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna or their affiliates. Aetna may receive a percentage of the fee you pay to the discount vendor.

This material is for information only. Health/dental benefits and insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable [state] 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.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

TTY: 711

Para acceder a los servicios de idiomas sin costo, llame al número que figura en su tarjeta de identificación. (Spanish)

如欲使用免費語言服務, 請致電您 ID 卡上的電話號碼 (Chinese)