Please read this pamphlet 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/](http://www.northwestern.edu/student-insurance/) and [www.aetnastudenthealth.com/northwestern](http://www.aetnastudenthealth.com/northwestern). Northwestern University has created and produced this pamphlet to help you understand your benefit.

**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!

**Three ways to download the Aetna Mobile App:**

1. Text **Apps** to **23862** (data and messaging rates may apply)
2. Scan the QR code at the bottom of the page
3. Download from Google Play or the App Store
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 is 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 whenever 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.

*Note cannot cover services when you’re in a sanctioned country.

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, copays, 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 DocFind tool on their landing page for Northwestern students: www.aetnastudenthealth.com/northwestern

Your medical benefits at a glance**

**This chart provides a brief summary of plan benefits. Refer to the 2018-2019 Plan Design & Benefits Summary for a full description of NU-SHIP benefits. Limitations and exclusions apply.

Your prescription benefits, at a glance**

**This chart provides a brief summary of plan benefits. Refer to the 2018-2019 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 9PAY 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.

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 Dependents” 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/ies/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 2018-2019 plan year and you will be charged the annual premium of $3,950. To ensure students’ alternate plans meet Northwestern’s requirements for comparable coverage, a subset of waiver applications will be audited for compliance.

Please note: irrespective of coverage start dates, enrollees typically extend through August 31, 2019, the end of the plan year.
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 parent’s 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 whenever 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.

*Aetna cannot cover services when you’re in a sanctioned country.

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, copays, 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 DocFind tool on their landing page for Northwestern students: www.aetnastudenthealth.com/northwestern.

Your medical benefits at a glance**

<table>
<thead>
<tr>
<th>NU-SHIP Plan</th>
<th>Maximum Benefit</th>
<th>Outpatient Charges</th>
<th>Inpatient Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No maximum dollar limit</td>
<td>Preferred Provider: $250 per Policy Year</td>
<td>Out-of-Network: $500 per Policy Year</td>
</tr>
<tr>
<td>Plan Deductible</td>
<td>Preferred Provider: $1,800 per Policy Year</td>
<td>Out-of-Network: No Maximum</td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td>Preferred Provider: 80% of the Negotiated Charge</td>
<td>CAPS: Preferred Provider: 80% of the Negotiated Charge</td>
<td></td>
</tr>
</tbody>
</table>

Mental Health & Substance Abuse Treatment Expenses (Outpatient)

Preferred Provider: 80% of the Negotiated Charge
CAPS: Preferred Provider: 80% of the Negotiated Charge

Hospital Co-Pay (Inpatient)

Out-of-Network: After a $20 copay per visit, then 80% of Recognized Charge
Preferred Provider: After $20 copay per visit, then 80% of Recognized Charge

Out-of-Network: After $20 copay per visit, then 80% of Recognized Charge
Preferred Provider: After $20 copay per visit, then 80% of Recognized Charge

Walk-in Clinic Visit / Urgent Care Expense

Preferred Provider: 80% of Negotiated Charge
Out-of-Network: After $20 copay per visit, then 60% of Recognized Charge

Your prescription benefits, at a glance*

Generic Drugs

Preferred Care Pharmacy: $10 Copay per 30-day supply
Preferred Brand Name Drugs (Formulary): $30 Copay per 30-day supply
Non-PREFERRED Brand Name Drugs (Non-Formulary): $60 Copay per 30-day supply

Out-of-Network: Deductible plus 50% of Recognized Charge

*This chart provides a brief summary of plan benefits. Refer to the 2018-2019 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 9PAW 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, contact the “Enroll: Dependents” link on Aetna’s site for Northwestern students: www.aetnastudenthealth.com/northwestern.
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 Savings™ on Dental
For only a $26 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 and more

### 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 health care needs

Northwestern Student Health Insurance Office contact information:

Website: [www.northwestern.edu/student-insurance](http://www.northwestern.edu/student-insurance)
Email: student.insurance@northwestern.edu
Phone: 847-491-3621 (Evanston/Chicago campus)

Northwestern University has created and produced this pamphlet to help you understand your benefit.

---

**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](http://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 is 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

#### 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.