



August 22, 2023



Student Health &  
Special Risk

# Discussion Points

## Agenda

- I. Introductions
- II. The Harvey Mudd College Student Health Insurance Plan
- III. Where Do I Go When I Am Sick or Injured?
- IV. Navigating the Health Insurance System
- V. Reference Information
- VI. Questions

# Introductions

- **Gallagher Student Health & Special Risk**
  - Broker and Account Manager for Harvey Mudd’s Student Health Insurance Program
  - Customer Service related to eligibility, enrollment, general plan questions
  - <https://www.gallagherstudent.com/cuc.Harvey Mudd>
- **Aetna Student Health**
  - Insurance Company (or “carrier”)
  - Carries the risk in case Harvey Mudd students use more in claims than they pay in premium
  - Sets prices of the insurance plan (but not the cost of medical care)
  - Provides health insurance ID cards online at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

# Aetna Student Health

For nearly 40 years, Aetna Student Health has been serving colleges and universities, and enabling the health and well-being of our students.\*

Administering **~457** plans for **~159** Schools

**78%** of our team has been with Aetna for 10+ years

**19** schools with 5K or more lives

Approximately **340,000** members

Aetna is also a thought leader in student health and maintains an active role with the American College Health Association, collaborating on research and authoring various white papers that relate to improving health care for college students.



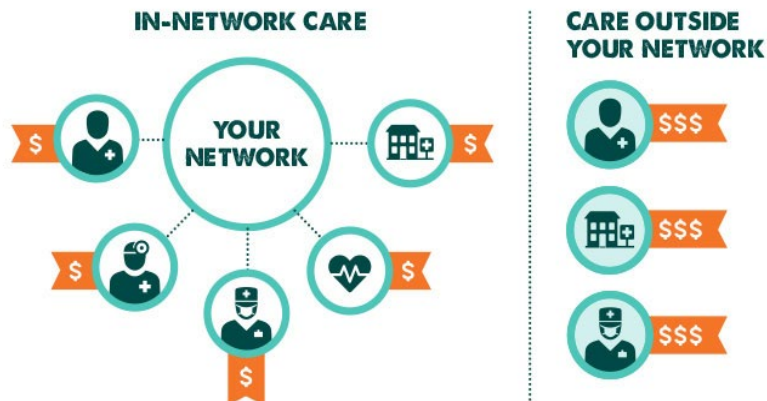
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\*Based on 2022 Aetna Student Health book of business membership.

# Health Care Overview

## Important Things You Should Know about Health Care

- 1) In addition to being regulated by the State of California, Insurance Plans in the U.S.A. are subject to regulations under the federal **Affordable Care Act** (also referred to by some as “Obamacare” or ACA).
- 2) Many insurance plans, including the one you are enrolled in at Harvey Mudd, work with the specific **EPO (Elect Choice) Network** of providers. This means that the insurance company has contracts with certain doctors, hospitals and facilities (referred to as **in-network providers**) to accept negotiated payment amounts for services. Because these contracts are in place to control the insurance company’s costs, the cost to you is less. **This plan does not have out-of-network coverage except for Emergency services.**



# Aetna's national network offers Harvey Mudd College students choice and flexibility

The network stretches across the country:<sup>1</sup>

Whether you are on or off campus, you'll have access to the care you need.

**1.4M**

health care professionals

**6,100+**

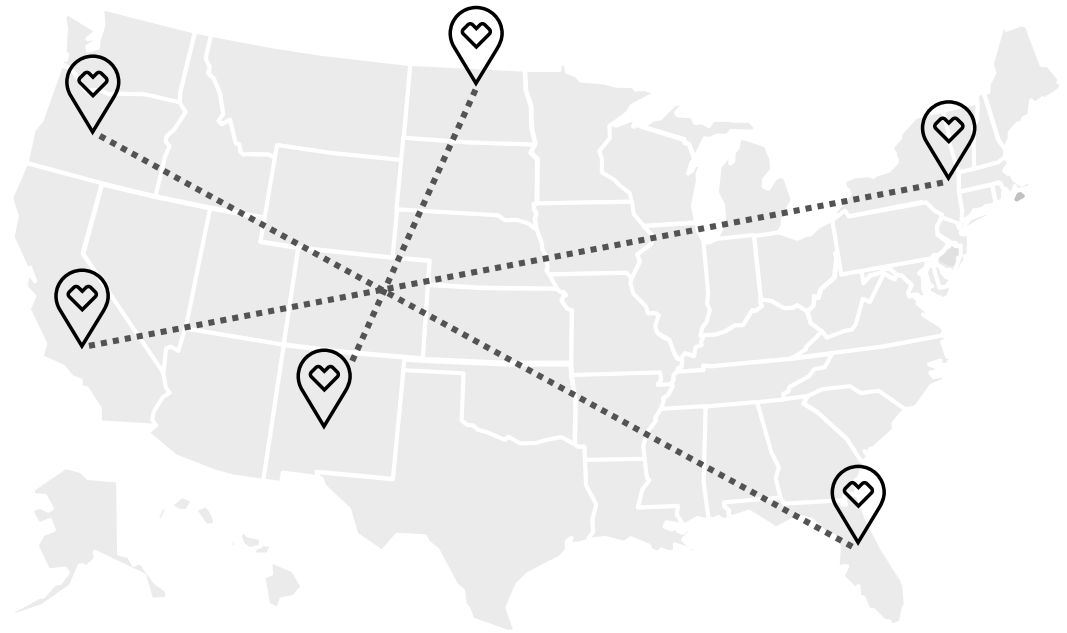
hospitals

**727,300+**

primary care doctors  
and specialists

**68,000+**

pharmacies

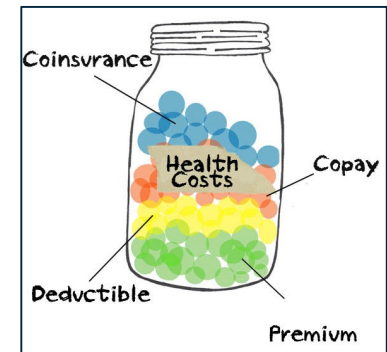


<sup>1</sup> Aetna internal data. Accessed August 2020.

# Health Care Overview

## Important Things You Should Know about Health Care

- **Cost-sharing**– the part of medical care costs that you must pay. The cost of medical care you receive will be paid by a combination of the insurance company and you. Cost-sharing includes:
  - **Premium:** This is the amount that it costs to be enrolled in your health insurance Plan. This money is paid to an insurance company who then enrolls you in the Plan. For Harvey Mudd Students, this is the amount that is charged to your student account for health insurance each year. This money is then used to pay insurance **claims** for those who are insured under the Plan.
  - **Deductibles:** This is the dollar amount you pay before the insurance plan pays for services, which can vary by in and out of network providers. Also, there are some services where the deductible does not apply.
  - **Co-pays / Co-payments:** This is a per-visit charge paid to the provider/doctor when you are seen. Copay amounts are different based on the type of provider you are seeing and the type of service being received.
  - **Co-insurance:** This is the percentage of charges that the insurance company will pay beyond your co-pay and/or deductible. You are responsible for the remainder of the charges. Co-insurance typically corresponds to In Network and Out-of-Network providers. For example: the coinsurance for In Network providers is 100% (you will be responsible for 0%) and the coinsurance for Out-of-Network providers is 80% (you would be responsible for 20%).
  - **Exclusions or Excluded Services:** These are specific services that are not covered by the insurance plan at all, that you would have to pay for entirely.



# The Harvey Mudd College Student Health Insurance Plan

## What is covered?

**As a reminder, out-of-network services are not covered except for Emergency services.**

Benefit	In-network	Out-of-network
Annual Deductible	\$500 per Student	N/A
Annual Out-of-Pocket Limit	\$8,500 per Student	N/A
<b>Medical</b>		
Physician's Office Visit	80% of the negotiated charge after a \$20 copay	Not covered
Inpatient Hospitalization	80% of the negotiated charge after a \$100 copay	Not covered
Urgent Care	80% of the negotiated charge after a \$20 copay	Not covered
Emergency Room	80% of negotiated charge after a \$200 copay	Paid same as in-network
Ambulance	100% of negotiated charge after a \$200 copay	Paid same as in-network
<b>Mental Health Services</b>		
Mental/Behavioral Health Inpatient Services	100% of negotiated charge	Not covered
Mental/Behavioral Health Outpatient Services	100% of negotiated charge after a \$20 copay	Not covered
<b>Prescription Drugs</b>		
Preferred Generic Drugs	\$20 Copay	Not covered
Preferred Brand Drugs	\$50 Copay	Not covered
Non-Preferred Drugs	\$75 Copay	Not covered

A full listing of Plan exclusions and limitations can be found in your brochure at:  
[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)



# The Harvey Mudd College Student Health Insurance Plan

## Preventive Care & Excluded Services

- **Preventive Care:** Certain services are classified as “Preventive Care” by the U.S. Government and covered without any deductible, co-pay or coinsurance when seen at an in-network provider. This includes:
  - Annual Physical Examination
  - Certain Vaccinations
  - Routine Gynecological Services / Well Woman Exams
  - STD Screenings
  - Other screenings and tests as defined by the U.S. Government, based on your age, sex and risk factors.

Visit <https://www.healthcare.gov/preventive-care-benefits/> for more information.

- **Excluded Services:** a full list of exclusions is available in your Plan Documents, however in general you should be aware that the Plan will not cover any services that are not medically necessary (elective plastic surgery, for example).

# Where Do I Go if I am Sick or Injured?

## Emergency Rooms & Urgent Care Facilities

- **Emergency Rooms (ERs)** as part of a hospital are the most expensive types of facilities in which to receive care, and should only be used for life-threatening or very serious conditions. Because of the high cost of their services, you will find that your cost-sharing for care in these facilities is greater. If you visit an ER when the condition is not considered an emergency, the wait will be long, the costs will be high, and your insurance costs will be higher. You will be responsible for a co-pay for each ER visit.
- **Urgent Care Facilities** are a cost-effective choice for seeking care for treatment of cold/flu symptoms, infections, sprains/fractures, cuts & bruises, and ear, nose & throat problems in the event that the Health Service is closed. These facilities usually have laboratory and radiology services on-site as well. You will be responsible for a co-pay each time you use an Urgent Care facility. Generally no appointments are required and patients are seen in the order they arrive.

# Where Do I Go if I am Sick or Injured?

## Doctor's Offices and Walk-In Clinics

- **Visits to local Doctor's Offices**, as long as they are considered in-network, will generally be paid entirely after a per-visit co-pay. Note that if lab work or tests are performed or certain services administered, these services may have separate costs. However, these costs are still far less than having the same services performed at an ER. You need to make an appointment to see doctors in this manner.
- **Walk-in Clinics inside Pharmacies** are also an alternative to local Doctor's Offices and no appointment is necessary. Additionally, they can be open weekend and evening hours when other places are closed. You will pay a co-pay when you visit one of these locations.

# Navigating the Health Insurance System



# Navigating the Health Insurance System

## First Things First...

Carry your Health Insurance ID Card, even if it is an electronic version saved to your phone. Your doctors will need this otherwise you may be responsible for all charges.

Don't ignore messages that you receive from the insurance company or claims company, as they are sending you important information that may be necessary for them to pay your claims.

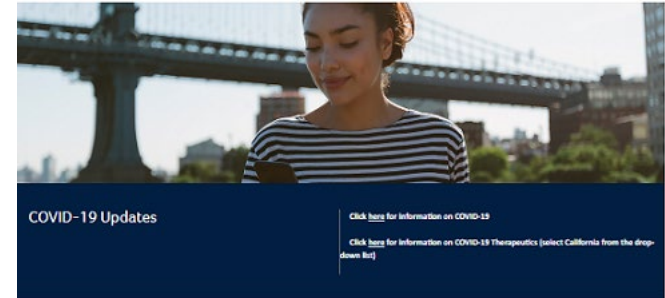
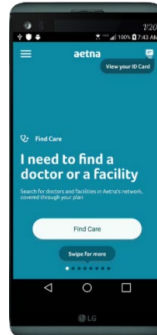
**To avoid having to pay large amounts of money out of your own pocket, you should be sure to take the proper steps to ensure that your medical providers, insurance company and claims company have the information they need.**

# Aetna Student Health Website

## Online resources accessible anytime, anywhere:

- Search for a doctor, dentist or facility
- View ID card and store for offline use
- View claims and claim details
- Use the Urgent Care Finder to find urgent care centers and walk-in clinics
- Manage prescriptions

Use apps like  
**Aetna Mobile**



## Welcome to the Harvey Mudd College student health insurance plan

Aetna Student Health™ gives you access to care by working closely with your school and with a network of doctors, hospitals, pharmacies and specialists throughout the country.

For more information, contact customer service at 1-877-480-4361 (TTY: 711).



Enroll >

Enroll in the medical plan.



Find a doctor, hospital or pharmacy >

Use this convenient tool to easily locate Aetna participating network providers.



Get your ID Card >

Do you need an ID card?



View your insurance plan details >

Find information about your coverage, benefits, deductibles and more.

Please visit:

[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

# Navigating the Health Insurance System

## My Benefits and Plan Information

- Be sure to visit the Gallagher Student Health website for Harvey Mudd students at <https://www.gallagherstudent.com/cuc.Harvey Mudd>
- Specifically, in the My Benefits and Plan Information section Plan materials are available online as downloadable PDF files.
- **Plan Brochure/Certificate** This includes benefits (at the back of the brochure) as well as all of the plan definitions, exclusions, limitations and other provisions.
- **Summary Brochure** This document lists the highlights of the Plan as well as the applicable exclusions and limitations.
- **Frequently Asked Questions** This document offers quick answers to the most common health insurance questions. Also included are quick lists of who to contact with other questions.


Gallagher Affinity - Individuals x google - Search x Benefits Dashboard - Gallagher S x

https://go.gallagherstudent.com/Universities/Harvey%20Mudd%20College/Home

AM Best MY HR travel policy gallagher one - HR... GGB-Quincy-CAL... Home - American C... remote access Citrix XenApp - Ap... W Wageworks HSA Business Resilience... Other favorites

Gallagher Student Health & Special Risk

SEARCH MENU



**Profile**

You must be logged in to view your profile information.

**LOG IN**

**Coverage Options**

[2023-2024 Harvey Mudd College Student Health](#)

[2022-2023 Harvey Mudd College Student Health](#)

**Resources**

- [Help Center](#)
- [Student Health Center](#)
- [Monsour Counseling and Psychological Services](#)
- [Student Discounts](#)

**Attention Students - The Annual Waiver will be available from May 3, 2023 - September 13, 2023**

**Live Chat**  
We're online! Chat with us for live help.

9:33 AM 6/20/2023



# Navigating the Health Insurance System

## If You Need Additional Help

- If you do not understand the letter, EOB or medical bill that you have received, contact the company at the phone number provided on the document for further explanation. For provider bills, you should call and ask to speak to their billing department.
- The Claims Company can also assist in helping you to understand the specifics of a bill or how a claim was paid.
- Gallagher Student Health Customer Service can assist with general questions or pointing you in the right direction.

# Your plan also includes -

## Your plan also offers the following Program Enhancements:

- SilverCloud Health
- Coast to Coast Vision Savings Program
- Unicare Dental Savings Program

Please visit <https://www.gallagherstudent.com/cuc.HarveyMudd> to learn more about these programs as well as additional products that can be purchased such as Ameritas Dental



eye  
Med<sup>SM</sup>



MENTS FOR  
& LIMITATIONS.

# Questions?

Your Gallagher Student Health & Special Risk Team



Student Health &  
Special Risk