Stony Brook University

Do the math

www.aetnastudenthealth.com

A Student Health Insurance Plan may be the best alternative to other plan options — and here’s why.

A student health insurance plan is tailored specifically for the student lifestyle, regardless of age. Some things to consider when looking at a student health insurance plan.

Use this tool to compare your family, employer or Exchange plan to the student plan.
Do the Math!

<table>
<thead>
<tr>
<th>Your estimated expenses</th>
<th>Student Plan</th>
<th>Family, Exchange Plan, COBRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual premium</td>
<td>$2,684.00</td>
<td></td>
</tr>
<tr>
<td>Annual deductible</td>
<td>$200 per Policy Year</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket maximum</td>
<td>$3,000 per Policy Year (includes deductible, copays and coinsurance)</td>
<td></td>
</tr>
<tr>
<td>Out of area costs</td>
<td>Covered</td>
<td></td>
</tr>
<tr>
<td>Co-payment/Coinsurance</td>
<td>$35 Copayment then you pay 30% Coinsurance without Referral</td>
<td></td>
</tr>
<tr>
<td>Pharmacy co-payments</td>
<td>$20 per Generic or Brand Name prescription from the Student Health Service pharmacy</td>
<td></td>
</tr>
<tr>
<td>Office visits</td>
<td>$35 (Annual Deductible does not apply to these services)</td>
<td></td>
</tr>
<tr>
<td>Mental Health</td>
<td>$15 (Annual Deductible does not apply to these services)</td>
<td></td>
</tr>
<tr>
<td>Grand Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Be sure to consider any annual coverage benefits maximums and internal benefit maximums that may apply.

- Does Plan cover non-emergent care out of area or otherwise have coverage restrictions?
- Does your employer charge premium per covered dependent or per family?
- What services, if any, are excluded from the deductible?
- Is there an annual out-of-pocket maximum?
- Are there coverage exclusions or limitations that would prohibit you from receiving necessary care?
- Are there annual benefit maximums or other plan limitations? If so, determine what types of services you require and the frequency?

Look at premiums, deductibles, benefits provided, annual and benefit maximums, exclusions, limitations, time covered, geographic area covered, total out-of-pocket expenses and the employer contribution to obtain a relevant comparison.

Why Choose a Student Health Insurance Plan?

- Most plans provide continuous coverage including breaks and summer months.
- Works in conjunction with the campus Student Health Service. Other plans, like HMOs, may not cover a student if the college is out of their network service area.
- Plans allow Student Health Services to provide referrals to doctors off campus for most services.
- Provides access to a large network of participating providers.
- Students have access to travel assistance services whether they are at school, traveling or studying abroad.
- Includes access to emergency assistance – available 24/7.
- Access to savings on over-the-counter vitamins, massage therapy, oral health care products, and more...

For more information and to enroll visit [www.aetnastudenthealth.com/sbu](http://www.aetnastudenthealth.com/sbu)

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