Stony Brook University
Let’s crunch the numbers

A student health insurance plan may be your best alternative to other plan options.

And here’s why — it’s specifically tailored for your lifestyle, regardless of age. With student perks like 24/7 emergency assistance and continuous coverage, even during summer or semester breaks.

Use this worksheet to compare your family, employer or exchange plan to a student health plan.

<table>
<thead>
<tr>
<th>Your estimated expenses</th>
<th>Family, exchange plan or COBRA</th>
<th>Student plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual premium</td>
<td>$</td>
<td>$2,983.50</td>
</tr>
<tr>
<td>Annual deductible</td>
<td>$</td>
<td>$200 per policy year</td>
</tr>
<tr>
<td>Out-of-pocket maximum</td>
<td>$</td>
<td>$3000 per policy year</td>
</tr>
<tr>
<td>Out-of-area costs</td>
<td>$</td>
<td>Covered</td>
</tr>
<tr>
<td>Copay/coinsurance</td>
<td>$</td>
<td>$35 copay 30% coinsurance with no referral</td>
</tr>
<tr>
<td>Pharmacy copays</td>
<td>$</td>
<td>$20 for Generic and Brand</td>
</tr>
<tr>
<td>Emergency room deductible</td>
<td>$</td>
<td>$100 copay and 20% coinsurance</td>
</tr>
<tr>
<td>Office visits ([XX] per year)</td>
<td>$</td>
<td>$35 (annual deductible does not apply)</td>
</tr>
<tr>
<td>Mental health ([XX] per year)</td>
<td>$</td>
<td>$15 (annual deductible does not apply)</td>
</tr>
<tr>
<td><strong>Grand total</strong></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
Your benefits checklist

To pick the best plan for you, you’ll want to compare premiums, deductibles, maximums, exclusions, employer contributions and covered geographic areas for each plan.

And don’t forget to ask these questions:

• Does the plan cover non-emergency care out of area or have other coverage restrictions?
• Does your employer charge a 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 prevent you from receiving the care you need?
• Are there annual benefit maximums or other plan limitations? If so, determine what types of services you’ll need, and how often you’ll need them.

More reasons to choose a student health plan

You get:

• A large network of participating providers
• Continuous coverage, even during breaks and summer months (most plans)
• Travel assistance services, whether you’re at school, traveling* or studying abroad
• Discounts on wellness services like gyms, eyewear, massage and more

Plus, student health plans complement campus student health services. That means they can refer you to doctors off campus for most services. And you’re covered for care, even if your college is out of the network service area.

A plan that fits you. To learn more or enroll, visit aetnastudenthealth.com/sbu

*Aetna cannot pay for health care services provided in a country under sanction by the U.S. unless permitted under an Office of Foreign Asset Control (OFAC) license.

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Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:
Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).
For language assistance in your language call the number listed on your ID card at no cost. (English)

Para obtener asistencia lingüística en español, llame sin cargo al número que figura en su tarjeta de identificación. (Spanish)

欲取得繁體中文語言協助，請撥打您ID卡上所列的號碼，無需付費。 (Chinese)

Pour une assistance linguistique en français appeler le numéro indiqué sur votre carte d'identité sans frais. (French)

Para sa tulong sa wika na Tagalog, tawagan ang nakalistang numero sa iyong ID card nang walang bayad. (Tagalog)

Benötigen Sie Hilfe oder Informationen auf Deutsch? Rufen Sie kostenlos die auf Ihrer Versicherungskarte aufgeführte Nummer an. (German)

للمساعدة في اللغة العربية، الرجاء الاتصال على الرقم المجاني المذكور في بطاقتك التعريفية. (Arabic)

Pour une assitance linguistique en créole kreyòl ayisyen, rele nimewo a yo endike nan kat identifikasyon ou gratis. (French Creole)

Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente il numero riportato sulla Sua scheda identificativa. (Italian)

日本語で援助をご希望の方は、IDカードに記載されている番号まで無料でお電話ください。 (Japanese)

한국어로 언어 지원을 받고 싶으시면 보험 ID 카드에 수록된 무료 통화번호로 전화해 주십시오. (Korean)

برای راهنمایی به زبان فارسی، بدون هیچ هزینه ای با شماره ای که بر روی کارت شناسایی شما آمده است تماس بگیرید. انگلیسی (Persian)

Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer podany na karcie ID. (Polish)

Para obter assistência linguística em português ligue para o número grátis listado no seu cartão de identificação. (Portuguese)

Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру, указанному в вашей ID-карте удостоверения личности. (Russian)

Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số được ghi trên thẻ ID của quý vị. (Vietnamese)