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California College of the Arts

2023-2024 Student Health Insurance Plan Highlights

www.aetnastudenthealth.com

(877) 480-4161

Policy Number: 686151

Changes to the Aetna Student Health Insurance Plan

Effective August 1, 2023 the California College of the Arts Student Health Insurance Plan will include dental and vision coverage, as well as medical, for services provided by in-network providers or facilities. Please visit www.aetnastudenthealth.com to find a list of in-network providers.

What is the Plan about?

Aetna Student Health, working with California College of the Arts offers a student-focused health insurance plan that covers students at school and at home.

You get access to Aetna's nationwide network of participating doctors, hospitals, pharmacies and specialists throughout the country.

Learn More!

Read all the Plan documents before deciding whether to enroll. You'll learn about the full Plan benefits, what things are not covered, enrollment and waiver dates, and eligibility rules. To view online, go to www.aetnastudenthealth.com and select your school.



How much does it cost?

Coverage Period	Coverage Dates	Student Rate
Annual	08/01/23 – 07/31/24	\$3,866
Fall	08/01/23 – 12/31/23	\$1,618
Spring/Summer	01/01/24 – 07/31/24	\$2,248

Coverage for your eligible dependents is also available- please visit www.aetnastudenthealth.com for more information on pricing and eligibility.

Who is eligible?

All full-time undergraduate and graduate students and dependents, who are enrolled at California College of the Arts, and who actively attend classes for at least the first 31 days, after the date when coverage becomes effective. Part-time students (undergraduate students - less than 12 units; graduate students - less than 9 units) are not eligible for this plan.

Disclaimer: These rates and benefits are pending approval by the California Department of Insurance and can change. If they change, we will update this information.

Here's a brief description of the Medical Plan benefits:

	In-Network Provider	Out-of-Network Provider
Plan Maximum	Unlimited	
Annual Deductible Individual:	\$100 Per Policy Year	N/A
Family:	N/A	N/A
Annual Out-of-Pocket Limit Individual:	\$6,000 Per Policy Year	N/A
Family:	\$12,000 Per Policy Year	N/A
Physician's Office Visit	100% (of the Negotiated Charge) after \$25 copay	N/A
Inpatient Hospitalization	90% (of the Negotiated Charge) Per Admission	N/A
Emergency Room	90% (of the Negotiated Charge) after \$150 copay	Payable the same as in-network coverage
Prescription Drugs	Prescriptions paid at 100% of the Negotiated Charge with the following copays: \$10 Copay for Preferred Generic Drugs \$40 Copay for Preferred Brand Drugs \$70 Copay for Non-Preferred Drugs	N/A
Generic Prescription Drug Substitution	If you or your prescriber requests a covered brand-name prescription drug when a covered generic prescription drug equivalent is available, you will be responsible for the cost difference between the generic prescription drug and the brand-name prescription drug, plus the cost sharing that applies to the brand-name prescription drug. The cost difference is not applied towards your policy year deductible or maximum out-of-pocket limit.	N/A

Services Your Plan Generally Does NOT Cover (Check your policy or Plan document for more information and a list of any other excluded services.)

- Cosmetic Surgery
- Long Term Care
- Routine Foot Care
- Weight Loss Programs
- Infertility Treatment (Except for charges made by a physician to diagnose and surgically treat the underlying medical cause.)
- Fitness Exercise Program

Refunds All refund requests must be sent to the University who will confirm nonstudent status with JCB, and submit the refund request on behalf of the student. Only refunds submitted by the University before the refund deadline will be considered. Credit card **refunds** must be requested within **120 days** of the date of purchase and before the refund deadline. No refunds will be considered after the refund deadline. All refunds will be processed back to the original form of payment only, no exceptions. All refunds will be assessed a \$35 processing fee. Please allow 30 business days for us to receive and process the refund request, then an additional 3-5 business days to receive your refund from your financial institution. Pro-rated/partial refunds are not allowed.

NOTE: You can check to see if your return has been processed by logging in to your JCB account.

These are brief highlights of the Student Health Plan. The Plan is available for California College of the Arts students and their eligible dependents. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Policy issued to you and may be viewed online at www.aetnastudenthealth.com. If there is a difference between this Plan Highlights and the Master Policy, the Policy will control.

The California College of the Arts Student Health Insurance Plan is underwritten 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).

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

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 877-480-4161.

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).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

TTY: 711

To access language services at no cost to you, call 1-800-###-####.

Para acceder a los servicios de idiomas sin costo, llame al 1-800-###-####. (Spanish)

如欲使用免費語言服務，請致電 1-800-###-####。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1 800 ###-####. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-###-####. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-###-#### an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-###-####. (Arabic)

Pou jwenn sèvis lang gratis, rele 1-800-###-####. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800 - ### -####. (Italian)

言語サービスを無料でご利用いただくには、1-800-###-#### までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-###-#### 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-###-#### تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-800-###-####. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-###-####. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-###-####. (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-###-####. (Vietnamese)