



A STUDENT HEALTH PLAN FOR YOU!

AM I ELIGIBLE?

Full-time students enrolled in six (6) or more credit hours are automatically enrolled in this insurance plan, the cost of which will be added to their tuition bill. Students not wishing to be enrolled in this plan may complete the online waiver demonstrating proof of comparable insurance. Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

CAN I WAIVE?

If you have insurance that is comparable to the Bennett Student Health Insurance Plan (i.e. through an employer, spouse, parent/guardian, scholarship, etc.), and DO NOT want to take part in your school's plan, you must complete the online waiver application process by the Waiver Deadline or your student account will be charged. To waive out of the health insurance plan you must complete the online waiver by the waiver deadline at bennett.myahpcare.com. A waiver must be submitted and approved for each coverage period.

Please view the complete brochure online at bennett.myahpcare.com for full details of participation in the plan.

ADDITIONAL BENEFITS

- Access to a 24-hour nurse line
- Telehealth services through Aetna Teladoc
- Academic Emergency Services*

WAIVER PERIODS

Fall - 07/19/22 - 09/17/22
Spring - 12/06/22 - 01/19/23

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans.

Academic HealthPlans, Inc. (AHP) is an independent company that provides program management and administrative services for the student health plans of Aetna.

BENNETT COLLEGE 2022 - 2023

This flyer is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is Aetna PPO.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited
Deductible	\$ 400 per Insured Person, per Policy Year
Individual Out-of-Pocket	\$ 7,900 per Insured Person, per Policy Year
Family Out-of-Pocket	\$13,200 for all Insureds in a Family, per Policy Year

BENEFITS (deductible applies unless otherwise stated below)

IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Room and Board Expense		Prescription Drugs , deductible waived	
80%	60%	At pharmacies contracting with Aetna	
Inpatient/Outpatient Surgery		100% after a: Generic Drug: \$20 Copayment Preferred Brand-Name: \$45 Copayment Non-Preferred Brand-Name: \$70 Copayment	100% after a: Generic Drug: \$20 Copayment Preferred Brand-Name: \$45 Copayment Non-Preferred Brand-Name: \$70 Copayment
Physicians, Specialist including Consultants Office			
80% after a \$30 Copayment	60% after a \$30 Copayment		
Diagnostic Testing including Laboratory and X-Ray			
80%	60%		
Hospital Emergency Room (copayment waived if admitted)			
80% after a \$200 Copayment	80% after a \$200 Copayment		
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits/			
100% deductible waived	60%		

PREMIUM COST & COVERAGE PERIODS - Regular Students

Fall - 08/15/22 - 01/07/23	Fall Minimester - 10/8/22 - 01/07/23	Spring/Summer - 01/08/23 - 08/14/23	Spring Minimester - 03/15/23 - 08/14/23
ENROLLMENT DEADLINE 07/19/22 - 09/15/22	ENROLLMENT DEADLINE 10/01/22 - 10/31/22	ENROLLMENT DEADLINE 12/06/22 - 01/19/23	ENROLLMENT DEADLINE 03/01/23 - 03/31/23
Student \$916.50 Spouse \$916.50 Each Child ¹ \$916.50	Student \$462.00 Spouse \$462.00 Each Child ¹ \$462.00	Student \$916.50 Spouse \$916.50 Each Child ¹ \$916.50	Student \$768.00 Spouse \$768.00 Each Child ¹ \$768.00

¹Coverage for two or more children is calculated at the child rate times two (2).

To view all enrollment and coverage periods available, please visit bennett.myahpcare.com.

This document contains a summary of your school's student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at bennett.myahpcare.com.