



Aetna Student Health

Plan Design and Benefits Summary

Open Choice PPO

New York Film Academy – New York Campus

Policy Year: 2025–2026

Policy Number: 686186

www.aetnastudenthealth.com

(866) 381-1529



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.

This is a brief description of the Student Health Plan. The Plan is available for The New York Film Academy students and their eligible dependents. The Plan is insured by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Certificate issued to you and may be viewed online at <https://www.aetnastudenthealth.com>. If there is a difference between this Plan Summary and the Certificate, the Certificate will control.

Coverage Periods

Students: Coverage for all insured students enrolled for coverage in the Plan for the following Coverage Periods. Coverage will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated.

Coverage Period	Coverage Start Date	Coverage End Date	Waiver/Enrollment Deadline
Fall*	08/31/2025	01/03/2026	09/19/2025
Spring	01/04/2026	05/02/2026	02/03/2026
Summer	05/03/2026	08/30/2025	05/29/2026

Dependents

Eligible Dependents: Coverage for dependents eligible under the Plan for the following Coverage Periods. Coverage will, will become effective at 12:01 AM on the Coverage Start Date indicated below and will terminate at 11:59 PM on the Coverage End Date indicated. Coverage for insured dependents terminates in accordance with the Termination Provisions described in the Certificate of Coverage.

Coverage Period	Coverage Start Date	Coverage End Date	Waiver/Enrollment Deadline
Fall*	08/31/2025	01/03/2026	09/19/2025
Spring	01/04/2026	05/02/2026	02/03/2026
Summer	05/03/2026	08/30/2026	05/29/2026

Rates for NYFA Students

The rates below include both premiums for the Plan underwritten by Aetna Life Insurance Company (Aetna), as well as a New York Film Academy administrative fee of \$110 annually.

	Fall Semester	Spring Semester	Summer Semester
Student	\$957.97	\$904.86	\$912.16
Spouse	\$919.97	\$868.86	\$876.16
One Child	\$919.97	\$868.86	\$876.16
Two or More Children	\$1,839.94	\$1,737.72	\$1,752.32

Student Coverage

Eligibility Definition

All New York Film Academy degree and long-term certificate program students are eligible to enroll in the New York Film Academy Student Health Insurance Plan (NYFASHIP).

Enrollment

Eligible New York Film Academy students are automatically enrolled in the Student Health Insurance Plan at the time their program acceptance is confirmed and processed. Students will be billed for their first term of health insurance coverage at the time they receive notification of program acceptance and, for those students choosing to remain enrolled in NYFASHIP, prior to each term enrollment period. The start and end dates of each term enrollment period is noted above.

Students who do not wish to participate in the NYFA Student Health Insurance Plan can request to waive enrollment by participating in the online waiver application process and submitting proof of comparable health insurance coverage. Students may request to waive out of NYFASHIP at the time of their first semester registration and at the time of every subsequent Fall semester registration. Waiver applications must be submitted on or before the deadline dates published above. Waiver applications will not be accepted or processed outside of the time period when the waiver application portal is open.

Those students who submit proof of comparable insurance coverage through their timely participation in the waiver application process will be dis-enrolled from the NYFA Student Health Insurance Plan (NYFASHIP) and costs associated with coverage in NYFASHIP will be removed or refunded.

At 31 days from the program start date (New Students) or Fall Term start date (Continuing Students), students who did not participate in the waiver application process and students whose waiver applications were denied will be enrolled in NYFASHIP for the full 2025/2026 academic year or what remains of the 2025/2026 academic year (for new students beginning their programs in Spring and Summer) and responsible for payment of insurance premiums billed each term of coverage (fall, spring, and summer). Students will not be eligible for refunds. However, students withdrawing from their programs or graduating from the programs before the end of the 2025/2026 academic year will not be billed for health insurance coverage fees for semesters/terms subsequent to their withdrawal or graduation dates

For Support and Assistance

For questions regarding NYFA's health insurance coverage requirement and how to enroll or dis-enroll from the NYFA Student Health Insurance Plan (NYFASHIP), please contact Academic Health Plans at:

New York Campus nyfa.myahpcare.com

For questions regarding NYFASHIP's summary of benefits and exclusions, waiver application outcomes, coverage options for dependents, claims, etc. please contact the Aetna student health plan representative at (877) 480-4161.

Dependent Coverage

Covered students may also enroll their lawful spouse, including same-sex marriage, domestic partner and dependent children up to the age of 26. For detailed information regarding dependent coverage rates and enrollment dates and/or to request enrollment for a dependent, please contact Aetna customer service at (877) 480-4161.

OPT Student Coverage

Optional Practical Training (OPT) is a U.S. Immigration term that refers to temporary employment for practical training (work) directly related to the student's major area of study. International Students at NYFA are eligible for Post-Completion OPT which takes place **after** you complete a one- or two-year conservatory program or AFA/BFA/MFA degree program (short term workshops are not eligible for OPT). Once you are eligible to apply for OPT (toward the end of your last semester) the International Student Office will assist you with the application process and advise you on the various rules and regulations related to OPT.

Eligible OPT students may enroll in NYFASHIP. For detailed information regarding OPT enrollment and/or to request enrollment, please contact Academic Health Plans at nyfa.myahpcare.com (click chat or get help).

Special Enrollment Periods

The New York Film Academy – NYC Campus 2025-2026

You (if you are an eligible student as defined above), your spouse or child can also enroll for coverage within 60 days of the loss of coverage in a health plan if coverage was terminated because you (if you are an eligible student as defined above), your spouse or child are no longer eligible for coverage under the other health plan due to:

- Termination of employment;
- Termination of the other health plan;
- Death of the spouse;
- Legal separation, divorce or annulment;
- Reduction of hours of employment;
- Employer contributions toward a health plan were terminated; or
- A child no longer qualifies for coverage as a child under another health plan.

You (if you are an eligible student as defined above), your Spouse or Child can also enroll 60 days from exhaustion of your COBRA or continuation coverage or if you (if you are an eligible student as defined above) become a Dependent through marriage, birth, adoption or placement for adoption. We must receive notice and premium payment within 60 days of the loss of coverage.

The effective date of your coverage will depend on when we receive your application. If your application is received between the first and fifteenth day of the month, your coverage will begin on the first day of the following month. If your application is received between the sixteenth day and the last day of the month, your coverage will begin on the first day of the second month. In addition, you (if you are an eligible student as defined above), your spouse or child can also enroll for coverage within 60 days of losing (or gaining) eligibility for Medicaid or a state child health plan. We must receive notice and premium payment within 60 days of one of these events. The effective date of your coverage will depend on when We receive Your application. If your application is received between the first and fifteenth day of the month, your coverage will begin on the first day of the following month. If your application is received between the sixteenth day and the last day of the month, your coverage will begin on the first day of the second month.

Medicare Eligibility Notice

You are not eligible to enroll in the student health plan if you have Medicare at the time of enrollment in this student plan. The plan does not provide coverage for people who have Medicare.

In-network Provider Network

Aetna Student Health offers Aetna's broad network of In-network Providers. You can save money by seeing In-network Providers because Aetna has negotiated special rates with them, and because the Plan's benefits are better.

If you need care that is covered under the Plan but not available from an In-network Provider, contact Member Services for assistance at the toll-free number on the back of your ID card. In this situation, Aetna may issue a pre-approval for you to receive the care from an Out-of-network Provider. When a pre-approval is issued by Aetna, the benefit level is the same as for In-network Providers.

Precertification

You need pre-approval from us for some eligible health services. Pre-approval is also called precertification. Your in-network physician is responsible for obtaining any necessary precertification before you get the care. When you go to an out-of-network provider, it is your responsibility to obtain precertification from us for any services and supplies on the precertification list. If you do not precertify when required, up to a \$500 penalty for each type of eligible health service that was not precertified. For a current listing of the health services or prescription drugs that require precertification, contact Member Services or go to www.aetnastudenthealth.com.

Precertification Call

Precertification should be secured within the timeframes specified below. To obtain precertification, call Member Services at the toll-free number on your ID card. You, your physician or the facility must call us within these timelines:

Non-emergency admissions	Call at least 14 days before the date you are scheduled to be admitted.
Emergency admission	Call within 48 hours or as soon as reasonably possible after you have been admitted.
Urgent admission	Call before you are scheduled to be admitted.
Outpatient non-emergency medical services	Call at least 14 days before the care is provided, or the treatment is scheduled

An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness, or an injury.

We will provide a written notification to you and your physician of the precertification decision, where required by state law. If your precertified services are approved, the approval is valid for 30 days as long as you remain enrolled in the plan.

Coordination of Benefits (COB)

Some people have health coverage under more than one health plan. If you do, we will work together with your other plan(s) to decide how much each plan pays. This is called coordination of benefits (COB). A complete description of the Coordination of Benefits provision is contained in the certificate issued to you.

Description of Benefits

The Plan excludes coverage for certain services and has limitations on the amounts it will pay. While this Plan Summary document will tell you about some of the important features of the Plan, other features that may be important to you are defined in the Certificate. To look at the full Plan description, which is contained in the Certificate issued to you, go to <https://www.aetnastudenthealth.com>.

This Plan will pay benefits in accordance with any applicable California Insurance Law(s).

	In-network coverage	Out-of-network coverage
Policy year deductibles		
You have to meet your policy year deductible before this plan pays for benefits.		
Student	\$250 per policy year	\$500 per policy year
Spouse	\$250 per policy year	\$500 per policy year
Each Child	\$250 per policy year	\$500 per policy year
Family	None	None
Policy year deductible waiver		
The policy year deductible is waived for all of the following eligible health services:		
<ul style="list-style-type: none">• In-network care for Preventive care and wellness, Pediatric Dental, and Pediatric Vision Care Services• In-network care and out-of-network care for Well newborn nursery care and outpatient prescription drugs		
Individual		
This is the amount you owe for in-network and out-of-network eligible health services each policy year before the plan begins to pay for eligible health services. After the amount you pay for eligible health services reaches the policy year deductible, this plan will begin to pay for eligible health services for the rest of the policy year.		
Maximum out-of-pocket limits		
	In-network coverage	Out-of-network coverage
Student	\$3,000 per policy year	None
Spouse	\$3,000 per policy year	None
Each Child	\$3,000 per policy year	None
Family	\$6,000 per policy year	None
	In-network coverage	Out-of-network coverage
Routine physical exams		
Performed at a physician's office	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Maximum age and visit limits per policy year through age 21	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures//Health Resources and Services Administration guidelines for children and adolescents.	
Covered persons age 22 and over: Maximum visits per policy year	1 visit	
Preventive care immunizations		
Performed in a facility or at a physician's office	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit

	In-network coverage	Out-of-network coverage
Maximums	Subject to any age limits provided for in the comprehensive guidelines supported by Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention	
Routine gynecological exams (including Pap smears and cytology tests)		
Performed at a physician's, obstetrician (OB), gynecologist (GYN) or OB/GYN office	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Subject to any age limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.		
Preventive screening and counseling services		
Preventive screening and counseling services for Obesity and/or healthy diet counseling, Depression, Misuse of alcohol & drugs, Tobacco Products, Sexually transmitted infection counseling & Genetic risk counseling for breast and ovarian cancer	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Stress management counseling office visits	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Chronic condition counseling office visits	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Routine cancer screenings	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Maximum:	Subject to any age; family history; and frequency guidelines as set forth in the most current: <ul style="list-style-type: none"> • Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force; and • The comprehensive guidelines supported by the Health Resources and Services Administration. 	
Lung cancer screening maximums	1 screening every 12 months*	

	In-network coverage	Out-of-network coverage
Prenatal and postpartum care services - Preventive care services only (includes participation in the California Prenatal Screening Program)	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Lactation support and counseling services	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Breast pump supplies and accessories	100% (of the negotiated charge) per item No copayment or policy year deductible applies	70% (of the recognized charge) per item
Family planning services – contraceptives		
Contraceptive counseling services office visit	100% (of the negotiated charge) per visit No copayment or policy year deductible applies	70% (of the recognized charge) per visit
Contraceptive prescription drugs and devices provided, administered, or removed, by a provider during an office visit For each 30 day supply or 12 month supply	100% (of the negotiated charge) per item No copayment or policy year deductible applies	70% (of the recognized charge) per item
Voluntary sterilization, including vasectomy services-Inpatient provider services	100% (of the negotiated charge) No copayment or policy year deductible applies	70% (of the recognized charge)
Voluntary sterilization, including vasectomy services-Outpatient provider services	100% (of the negotiated charge) No copayment or policy year deductible applies	70% (of the recognized charge)
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Any contraceptive methods that are only "reviewed" by the FDA and not "approved", "granted" or "cleared" by the FDA 		
Physicians and other health professionals		
Physician, specialist including Consultants Office visits (non-surgical/non-preventive care by a physician and specialist) (includes telemedicine consultations)	\$20 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit	\$20 copayment then the plan pays 70% (of the balance of the recognized charge) per visit

	In-network coverage	Out-of-network coverage
Allergy testing and treatment		
Allergy testing performed at a physician or specialist office	80% (of the negotiated charge)	60% (of the recognized charge)
Allergy injections treatment performed at a physician's, or specialist office [when you see the physician]	80% (of the negotiated charge)	60% (of the recognized charge)
Allergy sera and extracts administered via injection at a physician's or specialist's office	80% (of the negotiated charge)	60% (of the recognized charge)
Physician and specialist surgical services		
Inpatient surgery performed during your stay in a hospital or birthing center by a surgeon (includes anesthetist and surgical assistant expenses)	80% (of the negotiated charge)	60% (of the recognized charge)
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • A stay in a hospital (Hospital stays are covered in the <i>Eligible health services and exclusions – Hospital and other facility care</i> section) • Services of another physician for the administration of a local anesthetic 		
Outpatient surgery performed at a physician's or specialist's office or outpatient department of a hospital or surgery center by a surgeon (includes anesthetist and surgical assistant expenses)	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • A stay in a hospital (Hospital stays are covered in the <i>Eligible health services and exclusions – Hospital and other facility care</i> section) • A separate facility charge for surgery performed in a physician's office • Services of another physician for the administration of a local anesthetic 		
Alternatives to physician office visits		
Walk-in clinic visits (non-emergency visit)	\$50 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit	\$50 copayment then the plan pays 70% (of the balance of the recognized charge) per visit
Hospital and other facility care		
Inpatient hospital (room and board) and other miscellaneous services and supplies)	80% (of the negotiated charge) per admission	60% (of the recognized charge) per admission
Includes birthing center facility charges		

	In-network coverage	Out-of-network coverage
The following are not eligible health services:		
<ul style="list-style-type: none"> • All services and supplies provided in: <ul style="list-style-type: none"> - Rest homes - Any place considered a person's main residence or providing mainly custodial or rest care - Health resorts - Spas - Schools or camps 		
Preadmission testing	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
In-hospital non-surgical physician services	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Alternatives to hospital stays		
Outpatient surgery (facility charges) performed in the outpatient department of a hospital or surgery center	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • A stay in a hospital (See the <i>Hospital care – facility charges</i> benefit in this section) • A separate facility charge for surgery performed in a physician's office • Services of another physician for the administration of a local anesthetic 		
Home health Care	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Nursing and home health aide services or therapeutic support services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities) • Transportation • Homemaker or housekeeper services • Food or home delivered services • Maintenance therapy 		
Hospice-Inpatient	80% (of the negotiated charge) per admission	60% (of the recognized charge) per admission
Hospice-Outpatient	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Funeral arrangements • Financial or legal counseling which includes estate planning and the drafting of a will • Homemaker or caretaker services that are services which are not solely related to your care and may include: <ul style="list-style-type: none"> - Sitter or companion services for either you or other family members - Transportation - Maintenance of the house 		
Skilled nursing facility-Inpatient	80% (of the negotiated charge) per admission	60% (of the recognized charge) per admission
Emergency room	\$150 copayment then the plan pays 80% (of the balance of the negotiated charge) per visit	Paid the same as in-network coverage

	In-network coverage	Out-of-network coverage
Non-emergency care in an emergency room	Not covered	Not covered

Important note:

- As out-of-network providers do not have a contract with us the provider may not accept payment of your cost share, (copayment/coinsurance), as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. You should send the bill to the address listed on the back of your ID card, and we will resolve any payment dispute with the provider over that amount. Make sure the ID card number is on the bill.
- A separate emergency room copayment/coinsurance will apply for each visit to an emergency room. If you are admitted to a hospital as an inpatient right after a visit to an emergency room, your emergency room copayment/coinsurance will be waived and your inpatient copayment/coinsurance will apply.
- Covered benefits that are applied to the emergency room copayment/coinsurance cannot be applied to any other copayment/coinsurance under the plan. Likewise, a copayment/coinsurance that applies to other covered benefits under the plan cannot be applied to the emergency room copayment/coinsurance.
- Separate copayment/coinsurance amounts may apply for certain services given to you in the emergency room that are not part of the emergency room benefit. These copayment/coinsurance amounts may be different from the emergency room copayment/coinsurance. They are based on the specific service given to you.
- Services given to you in the emergency room that are not part of the emergency room benefit may be subject to copayment/coinsurance amounts that are different from the emergency room copayment/coinsurance amounts.

The following are not covered under this benefit:

- Non-emergency services in a hospital emergency room or an independent freestanding emergency department

Urgent care	\$50 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit	\$50 copayment then the plan pays 70% (of the balance of the recognized charge) per visit
Non-urgent use of an urgent care provider	Not covered	Not covered

The following is not covered under this benefit:

- Non-urgent care in an urgent care facility (at a non-hospital freestanding facility)

Pediatric dental care (Limited to covered persons through the end of the month in which the person turns age 19.)

Type A services	100% (of the negotiated charge) per visit No copayment or deductible applies	70% (of the recognized charge) per visit
Type B services	100% (of the negotiated charge) per visit No copayment or deductible applies	60% (of the recognized charge) per visit
Type C services	100% (of the negotiated charge) per visit No copayment or deductible applies	50% (of the recognized charge) per visit

	In-network coverage	Out-of-network coverage
Orthodontic services	100% (of the negotiated charge) per visit No copayment or deductible applies	50% (of the recognized charge) per visit
Dental emergency services	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received.
Pediatric dental care exclusions:		
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Asynchronous dental treatment • Cosmetic services and supplies including plastic surgery, reconstructive surgery, cosmetic surgery, personalization or characterization of dentures or other services and supplies which improve, alter or enhance appearance, and other substances to protect, clean, whiten, bleach or alter the appearance of teeth • Crown, inlays and onlays, and veneers unless: <ul style="list-style-type: none"> - It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material - The tooth is an abutment to a covered partial denture or fixed bridge • Dental implants and braces (that are determined not to be medically necessary), mouth guards • Dentures, crowns, inlays, onlays, bridges, or other appliances or services used: <ul style="list-style-type: none"> - To alter vertical dimension - To restore occlusion - For correcting attrition, abrasion, abfraction or erosion • Treatment of any jaw joint disorder and treatments to alter bite or the alignment or operation of the jaw, including temporomandibular joint dysfunction disorder (TMJ) and craniomandibular joint dysfunction disorder (CMJ) treatment, orthognathic surgery, and treatment of malocclusion or devices to alter bite or alignment, except as covered in the <i>Eligible health services and exclusions – Specific conditions</i> section • General anesthesia and intravenous sedation, unless specifically covered and only when done in connection with another eligible health service • Mail order and at-home kits for orthodontic treatment • Orthodontic treatment except as covered in this section • Pontics, crowns, cast or processed restorations made with high noble metals (gold) • Prescribed drugs • Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures • Replacement of teeth beyond the normal complement of 32 • Services and supplies: <ul style="list-style-type: none"> - Done where there is no evidence of pathology, dysfunction, or disease other than covered preventive services - Provided for your personal comfort or convenience or the convenience of another person, including a provider - Provided in connection with treatment or care that is not covered under your policy • Surgical removal of impacted wisdom teeth only for orthodontic reasons • Treatment by other than a dental provider 		
Diabetic services and supplies (including equipment and training)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

	In-network coverage	Out-of-network coverage
Podiatric (foot care) treatment Physician and specialist non-routine foot care treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Services and supplies for: <ul style="list-style-type: none"> The treatment of calluses, bunions, toenails, flat feet, hammertoes, fallen arches The treatment of weak feet, chronic foot pain or conditions caused by routine activities, such as walking, running, working or wearing shoes Supplies (including orthopedic shoes), foot orthotics, arch supports, shoe inserts, ankle braces, guards, protectors, creams, ointments and other equipment, devices and supplies Routine pedicure services, such as cutting of nails, corns and calluses when there is no illness or injury of the feet 		
Impacted wisdom teeth	80% (of the negotiated charge)	60% (of the recognized charge)
Accidental injury to sound natural teeth	80% (of the negotiated charge)	60% (of the recognized charge)
The following are not covered under this benefit:		
<ul style="list-style-type: none"> The care, filling, removal or replacement of teeth and treatment of diseases of the teeth Dental services related to the gums Apicoectomy (dental root resection) Orthodontics Root canal treatment Soft tissue impactions Bony impacted teeth Alveolectomy Augmentation and vestibuloplasty treatment of periodontal disease False teeth Prosthetic restoration of dental implants Dental implants 		
Temporomandibular joint dysfunction (TMJ) and craniomandibular joint dysfunction (CMJ) treatment	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Dental implants 		
Blood and body fluid exposure	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Services and supplies provided for the treatment of an illness that results from your clinical related injury as these are covered elsewhere in the student policy 		
Clinical trial		
Routine patient costs	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

	In-network coverage	Out-of-network coverage
<p>The following are not eligible health services:</p> <ul style="list-style-type: none"> • Services and supplies related to data collection and record-keeping needed only for the clinical trial • Services and supplies provided by the trial sponsor for free • The experimental intervention itself (except Category B investigational devices and promising experimental or investigational interventions for terminal illnesses in certain clinical trials in accordance with our policies) 		
<p>Dermatological treatment</p> <p>Covered according to the type of benefit and the place where the service is received.</p>		
<p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> • Cosmetic treatment and procedures 		
Obesity bariatric Surgery and services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
<p>Obesity surgery-travel and lodging</p>		
Maximum benefit payable for travel expenses for each round trip – three round trips covered (one pre-surgical visit, the surgery and one follow-up visit)	\$130	\$130
Maximum benefit payable for travel expenses per companion for each round trip – two round trips covered (the surgery and one follow-up visit)	\$130	\$130
Maximum benefit payable for lodging expenses per patient and companion for the pre-surgical and follow-up visits	\$100 per day, up to two days	\$100 per day, up to two days
Maximum benefit payable for lodging expenses per companion for surgery stay	\$100 per day, up to four days	\$100 per day, up to four days
<p>The following are not covered under this benefit:</p> <ul style="list-style-type: none"> • Weight management treatment or drugs intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity except as described above and in the <i>Eligible health services and exclusions – Preventive care and wellness</i> section, including preventive services for obesity screening and weight management interventions. This is regardless of the existence of other medical conditions. Examples of these are: <ul style="list-style-type: none"> - Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food supplements, appetite suppressants and other medications - Hypnosis or other forms of therapy - Exercise programs, exercise equipment, membership to health or fitness clubs, recreational therapy or other forms of activity or activity enhancement 		
Maternity care that is not considered preventive care (includes delivery and postpartum care services in a hospital or birthing center)	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

	In-network coverage	Out-of-network coverage
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Any services and supplies related to births that take place in the home or in any other place not licensed to perform deliveries 		
Well newborn nursery care in a hospital or birthing center	80% (of the negotiated charge) No policy year deductible applies	60% (of the recognized charge) No policy year deductible applies
Abortion services (including pre abortion and follow-up abortion related services)	100% (of the negotiated charge) No copayment or deductible applies	100% (of the recognized charge) No copayment or deductible applies
Gender affirming treatment		
Gender affirming treatment, including surgical, hormone replacement therapy, and counseling treatment	Covered according to the Behavioral health section	Covered according to the Behavioral health section
Behavioral health		
Medically necessary treatment of mental health conditions and substance use disorders are covered under the same terms and conditions applied to other medical conditions and in accordance with the federal Mental Health Parity and Addiction Equity Act.		
Mental Health Conditions & Substance Use Disorder Treatment		
Inpatient hospital (room and board and other miscellaneous hospital services and supplies)	80% (of the negotiated charge) per admission	60% (of the recognized charge) per admission
Outpatient office visits (includes telemedicine consultations)	\$20 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit	\$20 copayment then the plan pays 70% (of the balance of the recognized charge) per visit
Other outpatient treatment (includes skilled behavioral health services in the home)	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Partial hospitalization treatment		
Intensive outpatient program		
	In-network coverage (IOE facility)*	Out-of-network coverage (Includes providers who are otherwise part of Aetna's network but are non-IOE providers)
Transplant services		
Inpatient and outpatient transplant facility services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Inpatient and outpatient transplant physician and specialist services	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Transplant services-travel and lodging	Covered	Covered

	In-network coverage	Out-of-network coverage
Lifetime Maximum payable for Travel and Lodging Expenses for any one transplant, including tandem transplants	\$10,000	\$10,000
Maximum payable for Lodging Expenses per IOE patient	\$50 per night	\$50 per night
Maximum payable for Lodging Expenses per companion	\$50 per night	\$50 per night
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Services and supplies furnished to a donor when the recipient is not a covered person • Harvesting and storage of organs, without intending to use them for immediate transplantation for your existing illness • Harvesting and/or storage of bone marrow, hematopoietic stem cells, or other blood cells without intending to use them for transplantation within 12 months from harvesting, for an existing illness 		
Infertility services		
Basic infertility services Inpatient and outpatient care - basic infertility	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
Fertility preservation services		
Fertility preservation	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.

	In-network coverage	Out-of-network coverage
Infertility services exclusions		
The following are not covered under the infertility services benefit except as described as an eligible health service for fertility preservation:		
<ul style="list-style-type: none"> • All infertility services associated with or in support of an ovulation induction cycle while on medication to stimulate the ovaries. This includes, but is not limited to, imaging, laboratory services, and professional services. • Intrauterine (IUI)/intracervical insemination (ICI) services. • Cryopreservation (freezing) and storage of eggs, embryos, sperm, or reproductive tissue. • Thawing of cryopreserved (frozen) eggs, sperm, or reproductive tissue. • The donor's care in a donor egg cycle. This includes, but is not limited to, screening fees, lab test fees and charges associated with donor care as part of donor egg retrievals or transfers. • A gestational carrier's care, including transfer of the embryo to the carrier. A gestational carrier is a woman who has a fertilized egg from another woman placed in her uterus and who carries the resulting pregnancy on behalf of another person. • Infertility medication not injected by your provider, including but not limited to menotropins, hCG, and GnRH agonists. See the <i>Eligible health services and exclusions-Outpatient prescription drugs</i> section for information on coverage of infertility prescription drugs. • All charges associated with or in support of surrogacy arrangements for you or the surrogate. A surrogate is a female carrying her own genetically related child with the intention of the child being raised by someone else, including the biological father. • Home ovulation prediction kits or home pregnancy tests. • The purchase of donor embryos, donor eggs or donor sperm. • Obtaining sperm from a person not covered under this plan. • Infertility treatment when a successful pregnancy could have been obtained through less costly treatment. • Infertility treatment when either partner has had voluntary sterilization surgery, with or without surgical reversal, regardless of post reversal results. This includes tubal ligation, hysterectomy and vasectomy only if obtained as a form of voluntary sterilization. • Infertility treatment when infertility is due to a natural physiologic process such as age related ovarian insufficiency (e.g., perimenopause, menopause) as measured by an unmedicated FSH level at or above 19 on cycle day two or three of your menstrual period [or other abnormal testing results as outlined in Aetna's infertility clinical policy] 		
Specific therapies and tests		
Diagnostic complex imaging services performed in the outpatient department of a hospital or other facility	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Diagnostic lab work performed in a physician's office, the outpatient department of a hospital or other facility	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit

	In-network coverage	Out-of-network coverage
Diagnostic radiological services performed in a physician's office, the outpatient department of a hospital or other facility	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Outpatient Chemotherapy, Radiation & Respiratory Therapy	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Outpatient infusion therapy performed in a covered person's home, physician's office, outpatient department of a hospital or other facility	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Drugs that are included on the list of specialty prescription drugs as covered under your outpatient prescription drug plan Enteral nutrition Blood transfusions and blood products Dialysis 		
Outpatient physical, occupational, speech, and cognitive therapies (including Cardiac and Pulmonary Therapy)	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Combined for rehabilitation services and habilitation therapy services		
Acupuncture therapy	\$20 copayment then the plan pays 100% (of the balance of the negotiated charge) per visit	\$20 copayment then the plan pays 70% (of the balance of the recognized charge) per visit
The following are not covered under this benefit:		
<ul style="list-style-type: none"> Acupressure 		
Chiropractic services	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit
Specialty prescription drugs purchased and injected or infused by your provider in an outpatient setting	Covered according to the type of benefit or the place where the service is received.	Covered according to the type of benefit or the place where the service is received.
Other services and supplies		
Emergency ground, air, and water ambulance (includes non-emergency ambulance)	80% (of the negotiated charge) per trip	Paid the same in-network coverage
Durable medical and surgical equipment	80% (of the negotiated charge) per item	60% (of the recognized charge) per item

	In-network coverage	Out-of-network coverage
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Whirlpools • Portable whirlpool pumps • Sauna baths • Massage devices • Over bed tables • Elevators • Communication aids • Vision aids • Telephone alert systems • Personal hygiene and convenience items such as air conditioners, humidifiers, hot tubs, or physical exercise equipment even if they are prescribed by a physician 		
Nutritional support	Covered according to the type of benefit or the place where the service is received.	Covered according to the type of benefit or the place where the service is received.
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Any food item, including infant formulas, nutritional supplements, vitamins, plus prescription vitamins, medical foods and other nutritional items, even if it is the sole source of nutrition 		
Cochlear implants	80% (of the negotiated charge) per item	60% (of the recognized charge) per item
Prosthetic devices including contact lenses for aniridia & Orthotics	80% (of the negotiated charge) per item	60% (of the recognized charge) per item
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Services covered under any other benefit • Orthopedic shoes, therapeutic shoes, foot orthotics, or other devices to support the feet, unless required for the treatment of or to prevent complications of diabetes, or if the orthopedic shoe is an integral part of a covered leg brace • Trusses, corsets, and other support items • Repair and replacement due to loss or misuse • Communication aids 		
Hearing Aid Exams		
Hearing exam	100% (of the negotiated charge) per visit No policy year deductible applies	60% (of the recognized charge) per visit
The following are not covered under this benefit:		
<ul style="list-style-type: none"> • Hearing exams given during a stay in a hospital or other facility, except those provided to newborns as part of the overall hospital stay 		
Hearing Aids	80% (of the negotiated charge) per item	60% (of the recognized charge) per item
Hearing aid maximum	One hearing aid per ear every 24 month consecutive period	

	In-network coverage	Out-of-network coverage		
The following are not covered under this benefit:				
<ul style="list-style-type: none"> • A replacement of: <ul style="list-style-type: none"> - A hearing aid that is lost, stolen or broken - A hearing aid installed within the prior 24 month period • Replacement parts or repairs for a hearing aid • Batteries or cords • A hearing aid that does not meet the specifications prescribed for correction of hearing loss • Any ear or hearing exam performed by a physician who is not certified as an otolaryngologist or otologist 				
Pediatric vision care (Limited to covered persons through the end of the month in which the person turns age 19)				
Performed by a legally qualified ophthalmologist or optometrist (includes comprehensive low vision evaluations)	100% (of the negotiated charge) per visit No policy year deductible applies	70% (of the recognized charge) per visit No policy year deductible applies		
Low vision Maximum Fitting of contact Maximum	One comprehensive low vision evaluation every five years 1 visit			
Pediatric vision care services & supplies-Eyeglass frames, prescription lenses or prescription contact lenses	100% (of the negotiated charge) per item No policy year deductible applies	70% (of the recognized charge) per item No policy year deductible applies		
Maximum number Per year: Eyeglass frames Prescription lenses Contact lenses (includes non-conventional prescription contact lenses & aphakic lenses prescribed after cataract surgery)	One set of eyeglass frames One pair of prescription lenses Daily disposables: up to 1 year supply Extended wear disposable: up to 1 year supply Non-disposable lenses: 1 year supply			
Optical devices	Covered according to the type of benefit and the place where the service is received.	Covered according to the type of benefit and the place where the service is received.		
Maximum number of optical devices per policy year	One optical device			
*Important note: Refer to the Vision care section in the certificate of coverage for the explanation of these vision care supplies. As to coverage for prescription lenses in a policy year, this benefit will cover either prescription lenses for eyeglass frames or prescription contact lenses, but not both.				
The following are not covered under this benefit:				
<ul style="list-style-type: none"> • Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes 				
Adult vision care Limited to covered persons age 19 and over				
Adult routine vision exams (including refraction) Performed by a legally qualified ophthalmologist or therapeutic optometrist, or any other providers acting within the scope of their license	80% (of the negotiated charge) per visit	60% (of the recognized charge) per visit		
Includes fitting of prescription contact lenses				
Maximum visits per policy year	1 visit			

	In-network coverage	Out-of-network coverage
The following are not covered under this benefit:		
Adult vision care		
<ul style="list-style-type: none"> Office visits to an ophthalmologist, optometrist or optician related to the fitting of prescription contact lenses Eyeglass frames, non-prescription lenses and non-prescription contact lenses that are for cosmetic purposes 		
Adult vision care services and supplies		
<ul style="list-style-type: none"> Special supplies such as non-prescription sunglasses Special vision procedures, such as orthoptics or vision therapy Eye exams during your stay in a hospital or other facility for health care Eye exams for contact lenses or their fitting Eyeglasses or duplicate or spare eyeglasses or lenses or frames Replacement of lenses or frames that are lost or stolen or broken Acuity tests Eye surgery for the correction of vision, including radial keratotomy, LASIK and similar procedures Services to treat errors of refraction 		
Outpatient prescription drugs		
Policy year deductible and copayment/coinsurance waiver for risk reducing breast cancer		
The policy year deductible and the per prescription copayment/coinsurance will not apply to risk reducing breast cancer prescription drugs when obtained at a retail in-network, pharmacy. This means that such risk reducing breast cancer prescription drugs are paid at 100%.		
Outpatient prescription drug policy year deductible and copayment waiver for tobacco cessation prescription and over-the-counter drugs		
The prescription drug copayment will not apply to treatment regimens per policy year for tobacco cessation prescription drugs and OTC drugs when obtained at a in-network pharmacy. This means that such prescription drugs and OTC drugs are paid at 100%.		
Outpatient prescription drug copayment waiver for contraceptives		
The outpatient prescription drug prescription drug copayment will not apply to female contraceptive methods when obtained at an in-network pharmacy.		
This means that such contraceptive methods are paid at 100% for:		
<ul style="list-style-type: none"> All FDA approved contraceptive prescription drugs and devices, including over-the-counter (OTC) contraceptive prescription drugs and devices. Related services and supplies needed to administer covered devices will also be paid at 100%. A therapeutic equivalent prescription drug or device when a prescription drug or device is not available or is deemed medically inadvisable by your provider when you are granted a medical exception. 		
The certificate of coverage explains how to get a medical exception.		
	In-network coverage	Out-of-network coverage
Generic prescription drugs (including specialty drugs)		
Your cost-share may not exceed \$250 for each 30 day supply of an individual prescription. This does not include any policy year deductible.		
For each fill up to a 30 day supply filled at a retail pharmacy	<p>\$10 copayment per supply then the plan pays 100% (of the balance of the negotiated charge)</p> <p>No policy year deductible applies</p>	<p>\$10 copayment per supply then the plan pays 100% (of the balance of the recognized charge)</p> <p>No policy year deductible applies</p>

	In-network coverage	Out-of-network coverage
Preferred brand-name prescription drugs (including specialty drugs)		
Your cost-share may not exceed \$250 for each 30 day supply of an individual prescription. This does not include any policy year deductible		
For each fill up to a 30 day supply filled at a retail pharmacy	\$20 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies	\$20 copayment per supply then the plan pays 100% (of the balance of the recognized charge) No policy year deductible applies
Non-preferred brand-name prescription drugs (including specialty drugs)		
Your cost-share may not exceed \$250 for each 30 day supply of an individual prescription. This does not include any policy year deductible		
For each fill up to a 30 day supply filled at a retail pharmacy	\$40 copayment per supply then the plan pays 100% (of the balance of the negotiated charge) No policy year deductible applies	\$40 copayment per supply then the plan pays 100% (of the balance of the recognized charge) No policy year deductible applies
Diabetic insulin important note:		
Your cost share will not exceed \$25 per 30-day supply of a covered preferred prescription insulin drug filled at an in-network pharmacy.		
Contraceptives (birth control)		
For each fill up to a 12 month supply of generic and OTC drugs and devices filled at a retail pharmacy	100% (of the [negotiated charge]) No policy year deductible applies	100% (of the recognized charge) No policy year deductible applies
For each fill up to a 12 month supply of brand name prescription drugs and devices filled at a retail pharmacy	Paid according to the type of drug per the schedule of benefits, above A brand name contraceptive is 100% (of the negotiated charge), No policy year deductible if there are no generic therapeutic equivalents.	Paid according to the type of drug per the schedule of benefits, above A brand name contraceptive is 100% (of the recognized charge), No policy year deductible if there are no generic therapeutic equivalents.
Contraceptive important note:		
The prescription drug cost share will not apply to contraceptive methods when obtained at a network pharmacy. This means they will be paid at 100%. This includes over-the-counter (OTC) contraceptive prescription drugs and devices for each of the methods identified by the FDA. If a prescription drug is not available or inadvisable by your provider, the therapeutic equivalent prescription drug for that method will be paid at 100%.		
The prescription drug cost share will apply to prescription drugs that have a generic equivalent or therapeutic equivalent obtained at a network pharmacy unless you receive a medical exception. A therapeutic equivalent is a group of drugs or medications that have a similar or identical mode of action or are used for the treatment of the same or similar disease or injury.		
You can fill up to a 12 month supply at one time.		
Anti-cancer drugs taken by mouth- For each fill up to a 30 day supply	100% (of the negotiated charge) No policy year deductible applies	100% (of the recognized charge) No policy year deductible applies

	In-network coverage	Out-of-network coverage
Preventive care drugs and supplements filled at a retail pharmacy	100% (of the negotiated charge per prescription or refill) No copayment or policy year deductible applies	Paid according to the type of drug per the schedule of benefits, above
For each 30 day supply		
Risk reducing breast cancer prescription drugs filled at a pharmacy	100% (of the negotiated charge) per prescription or refill No copayment or policy year deductible applies	Paid according to the type of drug per the schedule of benefits, above
For each 30 day supply		
Maximums:	Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force.	
Tobacco cessation prescription and over-the-counter drugs (Preventive care)-Tobacco cessation prescription drugs and OTC drugs filled at a pharmacy	100% (of the negotiated charge per prescription or refill) No copayment or policy year deductible applies	Paid according to the type of drug per the schedule of benefits, above
For each 30 day supply		
Maximums:	Coverage will be subject to any sex, age, medical condition, family history, and frequency guidelines in the recommendations of the United States Preventive Services Task Force.	

Outpatient prescription drug exclusions

The following are not eligible health services:

- Compounded prescriptions containing bulk chemicals not approved by the FDA including compounded bioidentical hormones
- Cosmetic drugs including medication and preparations used for cosmetic purposes, except as medically necessary for gender affirming treatment
- Devices, products and appliances unless listed as an eligible health service
- Dietary supplements, except as described in the *Eligible health services and exclusions -Nutritional Support* section
- Drugs or medications:
 - Administered or entirely consumed at the time and place they are prescribed or provided
 - Which do not require a prescription by law, even if a prescription is written, unless we have approved a medical exception or unless it is for the coverage of an FDA approved, FDA granted or FDA cleared OTC contraceptive drug, device or other product.
 - Not approved by the FDA or not proven safe or effective
 - Provided under your medical plan while inpatient at a healthcare facility
 - Recently approved by the FDA but not reviewed by our Pharmacy and Therapeutics Committee, unless we have approved a medical exception
 - That include vitamins and minerals unless recommended by the United States Preventive Services Task Force (USPSTF)
 - That are drugs or growth hormones used to stimulate growth and treat idiopathic short stature, unless there is evidence that the covered person meets one or more clinical criteria detailed in our [precertification] and clinical policies or except as provided under the *Eligible health services and exclusions - Gender affirming treatment* section
- Duplicative drug therapy; for example, two antihistamines for the same condition
- Genetic care including:
 - Any treatment, device, drug, service or supply to alter the body's genes, genetic makeup or the expression of the body's genes unless listed as an **eligible health service**
- Immunizations related to travel or work
- Immunization or immunological agents except as specifically stated in the schedule of benefits or the certificate
- Implantable drugs and associated devices except for:
 - Implantable drugs and associated devices used to treat mental health conditions or substance use disorders or as specifically stated in the schedule of benefits or the certificate
 - Implantable infusion pumps to treat diabetes
 - Contraceptive implants
- Infertility:
 - Injectable prescription drugs used primarily for the treatment of infertility]
- Injectables including:
 - Any charges for the administration or injection of prescription drugs
 - Needles and syringes except for those used for insulin administration
 - Any drug which, due to its characteristics, must typically be administered or supervised by a qualified provider or licensed certified health professional in an outpatient setting [with the exception of Depo Provera and other injectable drugs for contraception]
- Off-label drug use except for indications recognized through peer-reviewed medical literature
- Prescription drugs:
 - That are ordered by a dentist or prescribed by an oral surgeon in relation to the removal of teeth or prescription drugs for the treatment of a dental condition

- That are considered oral dental preparations and fluoride rinses except pediatric fluoride tablets or drops as specified on the plan's drug guide
- That are used for the purpose of improving visual acuity or field of vision
- That are being used or abused in a manner that is determined to be furthering an addiction to a habit-forming substance, or drugs obtained for use by anyone other than the person identified on the ID card
- Replacement of lost or stolen prescriptions
- Test agents except diabetic test agents
- A manufacturer's product when a therapeutic equivalent drug, supply or equipment as defined by the FDA, is on the plan's drug guide, except when medically necessary
- Any dosage or form of a drug when the same drug is available in a different dosage or form on the plan's drug guide, except for FDA approved contraceptive drugs, devices and products. or when a different dosage or form is medically necessary.

Outpatient prescription drugs important note:

If a provider prescribes a covered brand-name prescription drug when a generic equivalent is available and not covered by the plan, you will pay the generic price for the brand name drug. If a provider prescribes a covered brand-name prescription drug when a generic prescription drug equivalent is available and covered by the plan, you will pay the cost share for the generic drug if the brand is medically necessary. If the brand-name prescription drug is not medically necessary, you will be responsible for the cost share that applies to the brand-name drug.

A covered person, a covered person's designee or a covered person's prescriber may seek an expedited medical exception process to obtain coverage for non-covered drugs in exigent circumstances. An "exigent circumstance" exists when a covered person is suffering from a health condition that may seriously jeopardize a covered person's life, health, or ability to regain maximum function or when a covered person is undergoing a current course of treatment using a non-formulary drug. The request for an expedited review of an exigent circumstance may be submitted by contacting Aetna's *Pre-certification Department* at **1-855-240-0535**, faxing the request to **1-877-269-9916**, or submitting the request in writing to:

CVS Health
 ATTN: Aetna PA
 1300 E Campbell Road
 Richardson, TX 75081

Out of Country claims

Out of Country claims should be submitted with appropriate medical service and payment information from the provider of service. Covered services received outside the United States will be considered at the Out-of-network level of benefits.

General Exclusions

Armed forces

- Services and supplies received from a provider as a result of an injury sustained, or illness contracted, while in the service of the armed forces of any country. When you enter the armed forces of any country, we will refund any unearned pro-rata premium.

Beyond legal authority

- Services and supplies provided by a health professional or other provider that is acting beyond the scope of its legal authority

Clinical trial therapies (experimental or investigational)

- Your plan does not cover clinical trial therapies (experimental or investigational), except as described in the *Eligible health services and exclusions- Clinical trial therapies (experimental or investigational)* section

Cornea or cartilage transplants

- Cornea (corneal graft with amniotic membrane)
- Cartilage (autologous chondrocyte implant or osteochondral allograft or autograft) transplants

Cosmetic services and plastic surgery

- Any treatment, surgery (cosmetic or plastic), service or supply to alter, improve or enhance the shape or appearance of the body.

This exclusion does not apply to:

- Surgery after an accidental injury when performed as soon as medically feasible. (Injuries that occur during medical treatments are not considered accidental injuries even if unplanned or unexpected.)
- Coverage that may be provided under the Eligible health services and exclusions - Gender affirming treatment section.

Court-ordered services and supplies

- Court-ordered testing or care unless medically necessary

Custodial care

Services and supplies meant to help you with activities of daily living or other personal needs.

Examples of these are:

- Routine patient care such as changing dressings, periodic turning and positioning in bed
- Administering oral medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a bladder catheter (including emptying/changing containers and clamping tubing)
- Watching or protecting you
- Respite care except in connection with hospice care, adult (or child) day care, or convalescent care
- Institutional care. This includes room and board for rest cures, adult day care and convalescent care
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any other services that a person without medical or paramedical training could be trained to perform
- Any service that can be performed by a person without any medical or paramedical training

This exclusion does not apply to:

- Medically necessary treatment of mental health disorders and substance use disorders
- Assistance with activities of daily living that are provided as part of eligible health services under Hospice care when given as part of a home health care program, hospice care program, inpatient skilled nursing facility care or inpatient hospital care

Dental care for adults

Dental services for adults including services related to:

- The care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth
- Dental services related to the gums
- Apicoectomy (dental root resection)
- Orthodontics
- Root canal treatment
- Soft tissue impactions
- Alveolectomy
- Augmentation and vestibuloplasty treatment of periodontal disease
- False teeth
- Prosthetic restoration of dental implants
- Dental implants except when part of an approved treatment plan for an eligible health service described in the *Eligible health services and exclusions – Reconstructive surgery and supplies* section.

This exception does not include removal of bony impacted teeth, bone fractures, removal of tumors, and odontogenic cysts.

Educational services

Examples of these services that are non-medical and are not medically necessary to treat mental health conditions or substance use disorders are:

- Any service or supply for education, training or retraining services or testing, except where described in the *Eligible health services and exclusions – Diabetic services and supplies (including equipment and training)* section. This includes:
 - Special education
 - Remedial education
 - Job training
 - Job hardening programs
 - Educational services, schooling or any such related or similar program

Examinations

Any health or dental examinations needed:

- Because a third party requires the exam. Examples are, examinations to get or keep a job, or examinations required under a labor agreement or other contract
- Because a law requires it
- To buy insurance or to get or keep a license
- To travel
- To go to a school, camp, or sporting event, or to join in a sport or other recreational activity

Experimental, investigational, or unproven

- Experimental, investigational, or unproven drugs, devices, treatments or procedures unless otherwise covered under clinical trials

Gene-based, cellular and other innovative therapies (GCIT)

Genetic care

- Any treatment, device, drug, service or supply to alter the body's genes, genetic make-up, or the expression of the body's genes except for the correction of congenital birth defects

Growth/Height care

- A treatment, device, service or supply to increase or decrease height or alter the rate of growth
- **Surgical procedures** and devices to stimulate growth

This exclusion does not apply to gender affirming treatment or bone growth stimulation devices.

Incidental surgeries

- Charges made by a physician for incidental surgeries. These are non-medically necessary surgeries performed during the same procedure as a medically necessary surgery.

Judgment or settlement

- Services and supplies for the treatment of an injury or illness to the extent that payment is made as a judgment or settlement by any person deemed responsible for the injury or illness (or their insurers)

Medical supplies – outpatient disposable

- Any outpatient disposable supply or device. Examples of these are:
 - Sheaths
 - Bags
 - Elastic garments
 - Support hose
 - Bandages
 - Bedpans
 - Splints
 - Neck braces
 - Compresses
 - Other devices not intended for reuse by another patient

This exclusion does not apply to disposable supplies that must be covered as or in connection with durable medical equipment, hospice care, ostomy and urological supplies, and outpatient prescription drugs

Other primary payer

- Payment for a portion of the charge that **Medicare** or another party pays for as the primary payer

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

Private duty nursing

School health services

- Services and supplies normally provided without charge by the **policyholder's**:
 - **School health services**

- Infirmary
- **Hospital**
- **Pharmacy** or

by **health professionals** who

- Are employed by
- Are Affiliated with
- Have an agreement or arrangement with, or
- Are otherwise designated by the **policyholder**.

Services not permitted by law

- Some laws restrict the range of health care services a **provider** may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan.

Services provided by a family member

- Services provided by a spouse, domestic partner, civil union partner parent, child, step-child, brother, sister, in-law or any household member

Services, supplies and drugs received outside of the United States

- Non-emergency services, including outpatient prescription drugs or supplies received outside of the United States. They are not covered even if they are covered in the United States under this certificate of coverage

Sinus surgery

- Any services or supplies given by **providers** for non-**medically necessary** sinus surgery except for acute purulent sinusitis

Strength and performance

- Services, devices and supplies that are not **medically necessary**, such as drugs or preparations designed primarily for enhancing your:
 - Strength
 - Physical condition
 - Endurance
 - Physical performance

Students in mental health field

- Any services and supplies provided to a covered student who is specializing in the mental health care field and who receives treatment from a provider as part of their training in that field
- This exclusion does not apply to services to treat a mental health condition or substance use disorder

Therapies and tests

- Full body CT scans
- Hair analysis
- Hypnosis and hypnotherapy
- Massage therapy, except when used as a physical therapy modality
- Sensory or auditory integration therapy

The New York Film Academy 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).

Sanctioned Countries

If coverage provided by this policy violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Assistive Technology

Persons using assistive technology may not be able to fully access the following information. For assistance, please call 1-877-480-4161.

Smartphone or Tablet

To view documents from your smartphone or tablet, the free WinZip app is required. It may be available from your App Store.

Nondiscrimination Notice

Aetna does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Aetna provides free aids and services to people with disabilities and free language services to people whose primary language is not English.

These aids and services include:

- Qualified language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Qualified interpreters
- Information written in other languages

If you need these services, have questions about our non-discrimination policy, or have a discrimination-related concern that you would like to discuss, contact the number on your ID card. Not an Aetna member? Call us at 1-877-480-4161.

If you believe that Aetna has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with our Civil Rights Coordinator at:

- Address: P.O. Box 14462, Lexington, KY 40512 (HMO customers: P.O. Box 24030 Fresno, CA 93779)
- Email: CRCoordinator@aetna.com

Please visit <https://www.aetna.com/individuals-families/member-rights-resources/complaints-grievances-appeals.html#california> for information about how to file a complaint or grievance with the California Department of Insurance or California Department of Managed Health Care (for HMO enrollees).

You can also file a discrimination complaint with the United States Department of Health and Human Services Office for Civil Rights if there is a concern of discrimination based on race, color, national origin, age, disability, or sex by following

the instructions on the Department's website: <https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>

