

How to Use Your Student Health Insurance Plan

Six Steps to Follow Before Seeking Medical Treatment

Step 1

Understand the guidelines of your Plan that prevent you from paying unexpected out-of-pocket fees. To understand more about your insurance, [click here](#).

Step 2

Present your Student Health Insurance Card when visiting a Medical Provider.

Step 3

Confirm if the Medical Provider is an In-Network Preferred Provider.

Step 4

If you are being treated by an In-Network Provider, your claim will automatically be submitted to the Plan by the Medical Provider. If you are being treated by a Non-Network Provider, ask how your claim will be filed with the Medical Provider. The provider may ask for payment immediately. If the Provider does not file the claim directly with Aetna Student Health, then you must file the claim by submitting an itemized bill to us immediately after treatment. Your name, social security number and school should be written clearly on all medical bills. Always retain copies for your records.

Step 6

Once a claim is processed, an [Explanation of Benefits \(EOB\) Statement](#) will be mailed to you explaining the benefit paid to the Provider. The Provider will then send you a statement indicating if a balance is due.

Step 5

Payment on filed claims for covered expenses will be mailed directly to the hospital or doctor unless proof of payment is submitted with the claim.