

Quality health plans & benefits
 Healthier living
 Financial well-being
 Intelligent solutions



University of California, Santa Barbara

2015-2016 Gaucho Health Insurance Plan



Aetna Student Health, working with UC Santa Barbara, offers a student-focused health insurance plan that helps protect students at school, at home, and while traveling* or studying abroad.

What is the plan all about?

Your Student Health Insurance Plan offers you access to:

- Primary Care Services for students provided at UCSB Student Health at no additional cost include: medical & urgent care visits, advice nurse consultations, preventive physical exams, well woman exams, travel and nutrition visits, immunizations, laboratory testing and x-rays.
- Aetna's nationwide network of doctors, hospitals, pharmacies and specialists throughout the country.
- An award-winning online secure member website, Aetna Navigator®.
- Informed Health® Line – Call our toll-free number to talk to registered nurses. They can share information on a range of healthy topics*.
- Access to savings on vision, fitness, alternative health care, weight management, books and many more!
- Travel Assistance Services and Worldwide Medical Coverage while traveling or studying abroad**.
- Copay for pharmacy at in-network pharmacies with an unlimited maximum. Out-of-network pharmacy services covered at 50%.
- **Dental insurance plan and Vision Preferred Plan included. Visit www.aetnastudenthealth.com for more details.**
- **All off-campus services within a 50 mile radius of the Student Health Service require a referral from the Student Health Service.**

How much does it cost?

Undergraduate & Graduate Students	Fall 9/20/15– 1/3/16	Winter 1/4/16– 3/27/16	Spring/ Summer 3/28/16– 9/16/16
2015/2016	\$924	\$924	\$924
Registered Student			

The rates above include both premiums for the UCSB GHI Medical, Dental, and Vision Plan underwritten by Aetna Life Insurance Company (Aetna), as well as University of California, Santa Barbara's administrative fee.

Who is Eligible?

All registered students at UCSB are automatically eligible and are enrolled in the Gaucho Health Insurance Plan and charged a health insurance premium on their registration bill unless they apply and are approved for a waiver due to having equivalent insurance.

How to Enroll

Registered students are automatically enrolled in the plan and assessed the premium quarterly.

On an Approved Leave of Absence?

To enroll, please visit www.aetnastudenthealth.com to enroll by September 23, 2015 for Fall quarter.

Learn More!

1-855-821-9712

www.aetnastudenthealth.com/ucsantabarbara

* Not all topics may be covered expenses under your plan. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurse can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

**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.

Aetna Student Health™ is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna). Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company. Self insured plans are funded by the applicable school, with claims administration services provided by Aetna Life Insurance Company.

Here is a brief description of the plan benefits.

Important Note: Services provided for students at UCSB Student Health are paid at 100% with no copay except for prescription copays at the campus pharmacy; vision, dental & physical therapy copays; and co-insurance for medical procedures and supplies.

UC SANTA BARBARA GAUCHO HEALTH INSURANCE PLAN

	Preferred Care	Non-preferred Care
Annual Deductible	\$400 per Policy Year	\$1,200 per Policy Year
Policy Year Benefit Maximum	Unlimited	
Referrals	Referrals required for all off-campus services within a 50-mile radius of campus.	
Out of Pocket Limit	\$6,600 per Policy Year	
Physician's Office Visit	100% of Negotiated Charge after a \$25 per visit copay	50% of Recognized Charge
Inpatient Hospitalization	80% of Negotiated Charge after a \$500 per admission copay	50% of Recognized Charge after a \$500 per admission deductible
Emergency Room	100% of Negotiated Charge after a \$200 per visit copay (waived if admitted) Deductible applies	100% of Recognized Charge after a \$200 per visit copay (waived if admitted) Deductible applies
Urgent Care Expenses	100% of Negotiated Charge after a \$50 per visit copay	50% of Recognized Charge
X-Ray and Lab	80% of Negotiated Charge	50% of Recognized Charge
Prescription Drug – Unlimited per Policy Year maximum	100% of the Negotiated Charge, following a \$50 Copay for each Non-Formulary Brand Name 30 day fill, a \$35 Copay for each Formulary Brand Name 30 day Fill, or a \$10 Copay for each Generic 30 day fill.	50% of the Recognized Charge, following a \$50 Copay for each Non-Formulary Brand Name 30 day fill, a \$35 Copay for each Formulary Brand Name 30 day fill, or a \$10 Copay for each Generic 30 day fill.
Behavioral Health Office Visits	100% of Negotiated Charge after a \$15 per visit copay (Copay does not apply to visits 1-3)	50% of Recognized Charge

UC SANTA BARBARA GAUCHO DENTAL PLAN

	Preferred Care	Non-preferred Care
Annual Deductible	\$25	\$25
Policy Year Benefit Maximum	\$1,200	\$700
Preventive Service Covered Percent	100%	70%
Basic Service Covered Percent	80%	50%
Major Service Covered Percent	70%	50%

UC SANTA BARBARA GAUCHO VISION PLAN

	Member Cost	Out-of-Network Reimbursement
Exam with Dilatation as Necessary	\$10 Copay	\$49
Fundus Photography Benefit	Up to \$39	N/A
Exam Options: Standard Contact Lens Fit and Follow-Up Premium Contact Lens Fit and Follow-Up	Up to \$55 10% off Retail Price	N/A
Frames: Any available frame at provider location	\$0 Copay; \$120 Allowance, 20% off balance over \$120	\$50
Frequency: Exam, Lenses or Contact Lenses, Frames	Once every 12 months	

For full medical, dental and vision details please visit www.aetnastudenthealth.com/ucsantabarbara or Student Health Service Insurance website at <http://studenthealth.sa.ucsb.edu/gaUCHO-health-insurance>.

PLEASE READ CAREFULLY BEFORE DECIDING WHETHER THIS PLAN IS RIGHT FOR YOU:

Please read the University of California, Santa Barbara Plan Design and Benefits Summary located at www.aetnastudenthealth.com carefully before enrolling. While this document and the University of California, Santa Barbara Plan Design and Benefits Summary describe important features of the plan, there may be other specifics of the plan that are important to you and some limit what the plan will pay. View the full plan description, which is contained in the Master Policy issued to the school. You may contact us at 1-855-821-9712.

This material is for information only. Health insurance plans contain exclusions, limitations and benefit maximums. Discount programs provide access to discounted rates and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discounts are subject to change without notice. Discount programs may not be available in all states. Discount programs and travel assistance services may be offered by vendors who are independent contractors and not employees or agents of Aetna. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals. Preferred providers are independent contractors and are neither employees nor agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change.

