

**Palomar College  
2009-2010  
International Student  
Health Insurance Plan**

Your school-endorsed Plan offers you these benefits, services and programs.



**Learn More**

Visit your one-stop website  
<https://studentinsurance.wellsfargo.com> to  
learn more details about Plan benefits and  
other Plan features. Call (800) 853-5899.

Brokered by:  
Wells Fargo of California Insurance Services, Inc. Student  
Insurance Division

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. This material is for information only.

The Palomar College International Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. Aetna Student Health<sup>SM</sup> is the brand name for products and services provided by these companies and their applicable affiliated companies.

Policy forms issued in OK include GR-96134.  
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**Aetna Student Health working with Palomar College and Wells Fargo Insurance Services, offers a student-focused health insurance plan that protects students at school, at home, and while traveling or studying abroad.**

**What is the Plan All About?**

This plan may not cover all your health care expenses. The annual plan maximum is \$250,000 per Condition per Policy Year for Students, \$100,000 per Condition per Policy Year for Dependents, a maximum of 35 continuous days for Inpatient Mental Health/Substance Abuse expenses and a \$5,000 maximum per Policy Year for Outpatient Mental Health/Substance Abuse expenses.

Covered expenses are payable as follows:

- 100% of the Negotiated Rate for Preferred Providers, and 75% of the Reasonable Charge for Non-Preferred Providers.
- Office Visits are subject to a \$10 Copay per visit for Preferred Providers, and \$15 Deductible per visit for Non-Preferred Providers.
- Prescriptions are subject to 50% of the Allowable Charge.

**Your school-endorsed Student Health Insurance Plan offers you:**

- Informed Health<sup>®</sup> Line – talk to a registered nurse about health issues, toll free, any time.
- Travel Assistance Services and World Wide Medical coverage while traveling or studying abroad.
- Vision, Fitness and Aetna Natural Products and Services<sup>SM</sup> Discount Programs
- Once you're a member of the Plan, you have access to Aetna Navigator<sup>®</sup>, your secure member website packed with personalized benefits and health information. Access discounts on health and wellness services, such as SpaWish<sup>®</sup> and MayoClinic.com bookstore

*Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.*

**Who is eligible?**

All international students, visiting faculty, scholars or other persons possessing and maintaining a current passport and valid visa status (F-1, J-1 or M-1, etc.), engaged in educational activities at the College who are temporarily located outside their home country and have not been granted permanent residency status, are required to be insured under the Policy. Waiver may only be granted to people already insured under equivalent plans. Coverage is available for students engaged in "Practical Training". Contact the International Students Office for more information.

**How much does it cost?**

	<b>Annual</b> 8/17/09- 8/16/10	<b>Fall</b> 8/17/09- 1/10/10	<b>Spring</b> 1/11/10- 5/21/10	<b>Spring Summer</b> 1/11/10- 8/16/10	<b>Summer</b> 5/22/10- 8/16/10
<b>STUDENT</b>	\$774	\$339	\$290	\$468	\$208
<b>SPOUSE</b>	\$1,933	\$845	\$720	\$1,164	\$525
<b>PER CHILD</b>	\$1,193	\$522	\$443	\$718	\$324

Call Wells Fargo Insurance Services at (800) 853-5899 for enrollment questions.



# Palomar College

## 2009-2010 International Student Health Insurance Plan

### Coverage Highlight Sheet

You can obtain a copy of the International Student Health Insurance Plan brochure offered through Palomar College at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) over the summer, or by contacting the Palomar College Insurance Office.  
**In addition to the Plan's Aggregate Maximum, the Policy may contain benefit level maximums. Please review the Summary of Benefits section of the brochure for any additional benefit level maximums.**

<b>Plan Maximum</b>	<b>Students-\$250,000</b> per Condition per Policy Year <b>Dependents-\$100,000</b> per Condition per Policy Year
<b>AFTER YOUR DEDUCTIBLE HAS BEEN MET, ELIGIBLE EXPENSES ARE PAYABLE AS FOLLOWS:</b>	
<b>INPATIENT BENEFITS</b>	
<b>Hospital Room and Board Expense</b>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>Intensive Care/Hospital Expense</b>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>Miscellaneous Hospital Expense</b>	Covered Medical Expenses include, but are not limited to: laboratory tests, X-rays, anesthesia, use of special equipment, medicines and use of operating room. <b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>Physician's Hospital Visit Expense</b> <i>Benefit is limited to one visit per day when surgery benefit is not paid.</i>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>SURGICAL (INPATIENT AND OUTPATIENT)</b>	
<b>Surgical Expense</b>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>Anesthetist Expense &amp; Assistant Surgeon Expense</b>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>OUTPATIENT BENEFITS</b>	
<b>Physician's Office Visit Expense</b> <i>Benefit is limited to one visit per day when surgery benefit is not paid.</i>	<b>Preferred Care:</b> 100%of the Negotiated Charge after \$10 Copay per visit. <b>Non-Preferred Care:</b> 75%of the Reasonable Charge after a \$15 Deductible per visit.
<b>Emergency Care Expense</b> <i>(\$50 Copay/Deductible waived if admitted)</i>	<b>Preferred Care:</b> 100%of the Negotiated Charge after a \$50 Copay per visit. <b>Non-Preferred Care:</b> 100%of the Reasonable Charge after a \$50 Deductible per visit.
<b>Durable Medical Equipment</b>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>MENTAL HEALTH AND SUBSTANCE ABUSE BENEFITS</b>	
<b>Inpatient Mental Health/Substance Abuse Expense</b> <i>Benefit payable to a maximum of 35 continuous days.</i>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>Outpatient Mental Health/Substance Abuse Expense</b> <i>Outpatient treatment is payable up to a maximum of \$5,000 per Policy Year.</i>	<b>Preferred Care:</b> 100%of the Negotiated Charge <b>Non-Preferred Care:</b> 75%of the Reasonable Charge
<b>ADDITIONAL BENEFITS</b>	
<b>Ambulance Expense</b>	Covered Medical Expenses are payable at 90%of the Reasonable Charge
<b>Prescription Drug Expense</b> <i>This Pharmacy benefit is provided to cover Prescriptions associated with a covered Sickness or covered Accident occurring during the Policy Year.</i>	50% of the Allowable Charge

The Palomar College International Student Health Insurance Plan may not cover all your health care expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the Palomar College brochure carefully before deciding whether this plan is right for you. While this document and the Palomar College brochure tell you about some of the important features of the plan, other features may be important to you and some further limit what the plan will pay. If you want to look at the full plan description, which is contained in the Master Policy issued to Palomar College, you may contact the Student Insurance Coordinator on campus.

The Basic plan will never pay more than \$250,000 per Condition per Policy Year for Students, \$100,000 per Condition per Policy Year for Dependents, a maximum of 35 continuous days for Inpatient Mental Health/Substance Abuse expenses and \$5,000 per Policy Year for Outpatient Mental Health/Substance Abuse expenses. Additional plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the plan does not cover.