



Ithaca College

2024-2025 Student Health Insurance Plan Benefits Snapshot

General Provisions		
Eligible health services	In-network	Out-of-network
Coverage Period	08/10/2024– 08/09/2025	
Policy year deductible Individual	\$200 per policy year	\$1000 per policy year
Coinsurance (unless otherwise indicated)	80% (of the negotiated charge)	60% (of the recognized charge)
Maximum out-of-pocket limits Individual	\$7,350 per policy year	\$10,000 per policy year
Office/Urgent Care Visits		
Physician and specialist services (includes telemedicine consultations)	100% after \$15 copayment (deductible waived)	70% after deductible
Urgent Care	100% after \$15 copayment (deductible waived)	100% after \$15 copayment (deductible waived)
Preventive Care and Wellness		
Routine physical exams (Deductible waived for Out of Network pediatric care)	100% (deductible waived)	70% after deductible
Preventive care immunizations (Deductible waived for Out of Network pediatric care)	100% (deductible waived)	70% after deductible
Well woman preventive visits	100% (deductible waived)	70% after deductible
Preventive screening and counseling services	100% (deductible waived)	70% after deductible
Routine cancer screenings	100% (deductible waived)	70% after deductible
Prenatal care services	100% (deductible waived)	70% after deductible
Hospital/Surgical Expenses		
Inpatient hospital	80% after deductible	60% after deductible
Inpatient and outpatient surgical services	80% after deductible	60% after deductible
Emergency Expenses		
Hospital emergency room	100% after \$200 copayment (deductible waived)	Paid the same as In-network
Emergency ground, air, and water ambulance	100% after \$200 copayment (deductible waived)	Paid the same as In-network

Eligible health services	In-network	Out-of-network
Therapy and Rehabilitation Expenses		
Outpatient physical, occupational, speech, and cognitive therapies	80% after deductible	60% after deductible
Respiratory therapy	80% after deductible	60% after deductible
Chiropractic services	100% after a \$15 Copay (not subject to deductible)	70% after deductible
Other therapies and tests	80% after deductible	60% after deductible
Mental Health/Substance Abuse Treatment		
Inpatient hospital	80% after deductible	60% after deductible
Outpatient office visits	100% after \$15 copayment (deductible waived)	70% after deductible
Other Services		
Outpatient diagnostic testing	100% (Deductible waived)	70% after deductible
Durable medical and surgical equipment	80% after deductible	60% after deductible
Home Health Care	80% after deductible	60% after deductible
Outpatient private duty nursing	80% after deductible	60% after deductible
Hospice Care	80% after deductible	60% after deductible
Skilled nursing facility	80% after deductible	60% after deductible
Transplant services	Covered according to the type of benefit and the place where the service is received.	
Outpatient Prescription Drugs		
Preferred Generic prescription drugs Tier 1 (including specialty drugs)	Retail: 100% after \$10 copayment (deductible waived) Mail Order: 100% after \$25 copayment (deductible waived)	Retail: 100% after \$10 copayment (deductible waived) Mail Order: 100% after \$25 copayment (deductible waived)
Preferred Brand-Name prescription drugs Tier 2 (including specialty drugs)	Retail: 70% (Deductible waived) Mail Order: 70% (Deductible waived)	Retail: 70% (Deductible waived) Mail Order: 70% (Deductible waived)
Non-Preferred Generic and Brand-Name prescription drugs Tier 3 (including specialty drugs)	Retail: 70% (Deductible waived) Mail Order: 70% (Deductible waived)	Retail: 70% (Deductible waived) Mail Order: 70% (Deductible waived)

These are brief highlights of the Student Health Plan. The Plan is available for Ithaca College students and their eligible dependents. The Plan is underwritten by Aetna Life Insurance Company (Aetna). The exact provisions, including definitions, governing this insurance are contained in the Policy issued to you and may be viewed online at www.aetnastudenthealth.com. If there is a difference between this Plan Highlights and the Master Policy, the Policy will control.

The Ithaca College 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).

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call (877) 626-2308.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

TTY: 711

To access language services at no cost to you, call 1-877-626-2308.

Para acceder a los servicios de idiomas sin costo, llame al 1-877-626-2308. (Spanish)

如欲使用免費語言服務，請致電 1-877-626-2308。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-877-626-2308. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-877-626-2308. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-877-626-2308 an. (German)

(Arabic) . للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-877-626-2308

Pou jwenn sèvis lang gratis, rele 1-877-626-2308. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-877-626-2308. (Italian)

言語サービスを無料でご利用いただくには、1-877-626-2308 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-877-626-2308 번으로 전화해 주십시오. (Korean)

(Persian-Farsi) برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-877-626-2308 تماس بگیرید.

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-877-626-2308. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-877-626-2308. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-877-626-2308. (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-877-626-2308. (Vietnamese)