

CORNISH COLLEGE OF THE ARTS STUDENT HEALTH INSURANCE PLAN

PARTIAL SUMMARY OF MENTAL HEALTH COVERAGE*

Academic Year 2008 – 2009

1. **You have up to 20 outpatient mental health visits annually.** Medication consultations, medication follow-ups, and outpatient therapy visits without medication consultation all count as visits. **You have an inpatient psychiatry benefit as well, but *not* at a psychiatry-only hospital.**
2. **You have outpatient and in-facility substance abuse coverage.**
3. **Every policy year, you pay the first \$100 as a “deductible.”** Mental health and substance abuse have separate deductibles, as do other conditions.
4. **After your deductible is paid, you pay 20% of the costs *if you use a provider or facility that is on Aetna Student Health’s list of preferred providers.*** These practitioners also are called “participating providers.”
5. ***If you use a provider or facility that is not on the list, your share of the cost after the deductible will be 40% (double).***
6. **You can find a complete list of preferred providers**** via The Aetna Student Health (ASH) web page at www.aetnastudenthealth.com. **Go to the student page.** Click on “**Find Your School**”, enter **Cornish College of Arts**, and then click on **DocFind**[®]. **You also can obtain referrals by calling (877) 850-6037** (toll-free), but you may not be given a complete list. Note: “The ASH link also provides access to Aetna Navigator[®], a secure member website, packed with personalized claims and health information as well as a link to Docfind.”
7. **If, within 3 months prior to starting your Cornish insurance, you received treatment or services or took prescribed drugs or medicines for a particular mental health or substance abuse problem, you will not be able to use your Cornish benefits for that difficulty until you’ve been on the Cornish plan for 3 consecutive months.** **But:** if you were covered by another major medical health insurance plan within 62 days of your eligibility for Cornish coverage, the 3 month wait may be shortened. To learn more, determine exactly when your old coverage ended, and then call Aetna toll free at (877) 850-6037.

*This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Health benefits and health insurance plans contain exclusion and limitations. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of Benefits.

The Cornish College of the Arts Student Health Insurance Plan (the "Plan") is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. **Aetna Student Health is the brand name for products and services provided by these companies.**

**Preferred Providers are independent contractors and are neither employees nor agents of Cornish College of the Arts, or Aetna Life Insurance Company (Aetna).

We recommend that you verify this information by checking your current benefits book, by consulting with the Wellness Program Coordinator, and/or by visiting your insurer’s website at www.aetnastudenthealth.com, or by calling the insurer toll free at (877) 850-6037 during business hours, 8:30 a.m. to 5:30 p.m. (PST).