

Holland Insurance, Inc.
6820 Cobblestone Blvd., Suite 3
P.O. Box 328
Southaven, MS 38671

Important: Response Required!

University
of Tennessee
Health Science
Center



Student Health Insurance Available. Details Enclosed.

Brought to you by University of Tennessee Health Science Center and The Chickering Group, an Aetna Company

Who

Is The Chickering Group?

We've been offering health insurance coverage to students like you for over 25 years at colleges and universities across the country. We're also a part of Aetna – a leader in the insurance industry with a strong knowledge of health care and an expansive network of physicians, hospitals, and other health care providers.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some things to think about:

- If you're covered under your parents' plan, coverage may end at age 18 or 21. Most health plans have age restrictions that limit coverage for dependents. Not our Plan. You're covered for as long as you are registered with the University.
- You may not be covered away from home or abroad. If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care. Our Plan gives you that assurance.
- You may not have prescription drug coverage. With the cost of prescription drugs growing by double digits, you need all the help you can get. Under our Plan, you pay a low flat fee each time you need to fill a prescription.

What

Is This Health Insurance Plan All About?

The Student Injury and Sickness Plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan. Here's a brief description of the plan benefits.

Your Benefits at a Glance

	Benefit Level
Aggregate Maximum	\$100,000 per injury or sickness
Plan Deductible	\$250 per insured person per injury or sickness, up to a maximum of \$500 per Policy Year
Covered Medical Expenses	Preferred Care: 80% of the Negotiated Charge (NC) up to \$50,000; then 100% of the Negotiated Charge up to the Aggregate Maximum. Non-Preferred Care: 60% of the Reasonable Charge (RC) up to \$50,000 then 100% of the Reasonable Charge up to the Aggregate Maximum. Applies to all Covered Medical Expenses, unless otherwise noted.

Please Note: Students are not charged for the majority of services at the UTHSC University Health Services. Services provided include women's health, pediatric and adolescent care, occupational health, travel medicine, preventative screenings and laboratory services. The deductible for needle sticks at University Health Services is \$50.

Expenses	Preferred	Non-Preferred
Physician's Office Visit	80% of NC	60% of RC
Inpatient Hospitalization	80% of NC	70% of RC
Emergency Care <i>(subject to \$100 deductible if not admitted as inpatient)</i>	80% of NC	80% of RC
X-ray and Lab	80% of NC	60% of RC
Prescription Drug <i>(Covered Medical Expenses are payable up to a maximum of \$1,500 per Policy Year)</i>	100% after a \$10 copay for each brand-name prescription drug or a \$5 copay for each generic prescription drug dispensed at a participating pharmacy.	100% after a \$10 deductible for each brand-name prescription drug or a \$5 deductible for each generic prescription drug dispensed at a non-participating pharmacy. Please Note: You are required to pay in full at the time of service for all prescriptions dispensed at a non-participating pharmacy.

This policy contains exclusions, please refer to the Brochure for the complete list of exclusions

Where

Can I Go for Service?

First Stop, University Health Services (UHS)

When you need care, consider the University of Tennessee Health Science Center University Health Services (UTHSC-UHS) as your first stop. They can provide the immediate attention you need and address most simple, routine health needs. If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to Aetna's *preferred provider** network.

You also may visit any health care provider directly and receive benefits from the Plan. However, when you visit UTHSC-UHS first, you'll pay less out of your own pocket for your care.

To access Aetna's online provider directory, DocFind®, and to learn more about preferred providers, visit www.chickering.com, click on "Find Your School" and enter your Policy Number **(890445)**.

**Preferred providers are independent contractors and are neither employees nor agents of University of Tennessee Health Science Center, Chickering Claims Administrators, Inc., or Aetna.*

How

Much Does It Cost?

Student Injury and Sickness Plan Premiums

Annual Coverage

Student Only	\$ 1,728
Student & Spouse	\$ 5,865
Student, Spouse & All Children	\$ 8,223
Student & All Children	\$ 4,087

How

And When Do I Enroll in the Plan?

All students taking credit hours are automatically enrolled into the Student Injury and Sickness Plan unless a completed waiver and copy of both sides of a current insurance card are submitted to the Student Affairs Office by **July 14, 2006** for the June start date and **August 24, 2006** for the August start date. Students who do not submit proof of comparable coverage by these dates will automatically have the Student Injury and Sickness Plan premium charged to their student account.

Waiver forms may be obtained at the Student Affairs Office. Waiver forms can also be downloaded from UTHSC's University Health Services website at

www.utmem.edu/univheal/ins_verif_form.html or at www.chickering.com by clicking on "Find Your School" and entering your Policy Number **(890445)**.

The waiver form and a copy of both sides of your current insurance card can be submitted or mailed to the following address:

Office of Student Affairs
800 Madison, Room 309
Memphis, TN 38163
Phone: **(901) 448-4860**
Fax: **(901) 448-7585**

A complete 2006-2007 Brochure is available at www.chickering.com, click on "Find Your School" and enter your Policy Number **(890445)**.

When

Does Coverage Begin?

New Students

There are two start dates for the insurance Plan depending upon your program of study:

June Start Date:

Coverage starts at 12:01 a.m. on **June 30, 2006** and continues through 12:01 a.m. on **July 6, 2007**.

August Start Date:

Coverage starts at 12:01 a.m. on **August 10, 2006** and continues through 12:01 a.m. on **August 17, 2007**.

Learn More!

To enroll your eligible dependents, an application is available on campus at University Health Services or by visiting www.chickering.com. Simply click on "Find Your School" and enter your school name or Policy Number **(890445)**. Once completed, mail your application to the following address:

HOLLAND INSURANCE, INC.
P.O. BOX 328
SOUTHAVEN, MS 38671

For any questions related to dependent enrollment, please call Gerald Holland Insurance at: Local: **(662) 895-5528**
Toll Free: **(888) 393-9500**

And There's More...

Our Plan offers more than just health coverage. It also offers you these important programs, services, and benefits...

- **Vision One®*** – a discount program that lets you save money on eyeglasses, contact lenses, and non-prescription items such as sunglasses and contact lens solution at thousands of Vision One locations nationwide.
- **Natural Alternatives®**** – Special rates on alternative therapies, including visits to participating acupuncturists, chiropractors, massage therapists and nutritional counselors.
- **Informed Health® Line*** – a toll-free telephone service that lets you talk to a registered nurse about a variety of health issues – at any time of the day or night. While the nurses can't diagnose a problem or provide specific advice, they can give you information that may help you communicate better with your doctor.
- **Emergency Travel Assistance Services****
- **Medical Evacuation and Return of Mortal Remains Services****
- **Accidental Death and Dismemberment Benefit*****

*These services, discounts, and programs are not underwritten by Aetna.

**These services are provided by Assist America, Inc.

***This service is underwritten by Unum Provident Life Insurance Company of America.

Go to www.chickering.com to learn more or call customer service at (877) 373-2708.

For local service, please contact:

Gerald Holland Insurance, Inc.
P.O. Box 328
Southaven, MS 38671
Local: **(662) 895-5528**
Toll Free: **(888) 393-9500**
Fax: **(662) 895-5549**
Email: gholland@geraldhollandinsurance.com

Your Home Page @ Aetna Navigator™

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Order ID cards
- Print a temporary ID card
- See who is covered under your Plan
- And much more!

NEW! Vital Savings by AetnaSM – a discount program that offers students and their families a wide array of dental services – even without insurance. The program gives you access to one of the largest dental discount networks, Aetna Dental AccessSM. The cost is **\$25.00** for students, **\$44.00** for student and 1 dependent, **\$63.00** for student and 2 dependents for annual membership **September 1, 2006 through August 31, 2007.**

This Pamphlet provides a brief summary of the Plan. For a complete Plan description, including limitations and exclusions, please view the 2006-2007 Plan Brochure on the web at www.chickering.com.

This Plan is endorsed by University of Tennessee Health Science Center and is administered by Chickering Claims Administrators Inc. and unless specified otherwise, underwritten by Aetna. Benefits are paid in accordance with state mandates.

The Chickering Group is an internal business unit of Aetna Life Insurance Company

