DO YOU HAVE ALTERNATE HEALTH INSURANCE THAT IS COMPARABLE TO THE UNIVERSITY PLAN AS DESCRIBED BELOW? If yes, then please read both sides of this sheet, and complete a waiver on your SOLAR account after you are billed on SOLAR.

GENERAL INFORMATION
- Annual cost = $1,351 (includes $36 for the clinical rider)
- Fall only cost = $589 (includes $36 for clinical rider)
- Spring/summer only cost = $762
- Effective date of coverage is August 16, and then January 16
- Max coverage is $100K per condition
- Additional coverage is $250K for clinically-based incidents
- Deductible per condition per year is $400 for preferred care OR $500 for non-preferred care; $200 deductible per condition per year if seen in West Campus Student Health Service (SHS) first.
- Dependent deductible per year is $400; cannot be reduced

SPECIFIC BENEFITS
1. NO deductible is applied for the following:
   - MD visits—$35 co-pay; then 100% paid for preferred care; 70% paid for non-preferred care.
   - Laboratory testing—paid at 100%; no co-pay
   - Annual gyn visits with a Pap smear—$35 OV co-pay; then 100% paid for preferred care; 70% paid for non-preferred care. Pap smear covered at 100%.
   - Follow up Pap smears—$35 OV co-pay; then 100% paid for preferred care; 70% paid for non-preferred care. Pap smear covered at 100%.
   - Physical therapy referred and directed by MD—$35 co-pay per visit; then 100% for preferred care; 70% for non-preferred care.
   - Mental Health outpatient visits—$15 co-pay—100% paid for preferred care; 70% for non-preferred care.
     - Biologically based conditions—maximum of $100,000 is paid
     - Non-biologically based conditions—max is $2,500 per policy year or 20 visits, whichever is greater.
     - No SHS referral necessary
   - Child preventive and primary care—$35 co-pay, then 100% for preferred care; 70% for non-preferred care.
   - HPV vaccine—100% paid.
   - RXs:
     - $20 co-pay for RXs filled at SHS (preferred care).
     - For non-preferred care outside SHS, student pays in full to pick up RX.
     - Student then sends in RX claim form and the entire RX bill to Aetna.
     - Aetna will reimburse at 100% of the Average Wholesale Price less a $30 co-pay for each 30-day supply.
     - Contraceptives are covered the same way as RXs.
     - Max payment by Aetna for RXs is $4,000 per policy year.

2. The yearly deductible applies to all the following:
   - Emergency room—after the deductible is satisfied, a $100 co-pay is applied; balance of bill is paid at 80%.
   - X-ray and other radiology—80% for preferred care; 50% for non-preferred.
   - High Cost procedures—80% or 50%
   - Inpatient hospitalization—80% or 50%
   - Inpatient and Outpatient Surgery—80% or 50%

Aetna: www.aetnastudenthealth.com
Student Health Insurance Office: first floor, West Campus Student Health Service (Infirmary)
open M-F, 9am—4pm
phone: 631.632.6331; email: sho-rship@notes.cc.sunysb.edu
ALL ABOUT HEALTH INSURANCE WAIVERS

If you have a health insurance plan that is in effect right now, AND is as good as the one described on the reverse, then you may waive the Stony Brook University Plan (SHIP).

**IF YOU WISH TO COMPLETE A WAIVER, YOU MUST COMPLETE IT ON YOUR SOLAR ACCOUNT BY SEPTEMBER 15, NO LATER.**

**IF YOU MISS THE FALL WAIVER DEADLINE, YOU CAN COMPLETE A SPRING/SUMMER WAIVER ONLY,**
BETWEEN January 2 and February 15—this is for spring/summer ONLY.

You should view your SOLAR account at least weekly after classes begin. **Billing** questions should be directed to the Office of Student Accounts (631.632.6175). **Health Insurance** questions should be directed to the Student Health Insurance Office—see bottom of this page.

At the beginning of each academic year that you are a student at Stony Brook you MUST complete a new health insurance waiver.

**WAIVER INSTRUCTIONS**

- Waivers are completed ONLY on-line.
- The Fall deadline for waivers is September 15.
- The Spring/summer deadline is February 15.
- Log onto the SOLAR Home Page.
- Click on ‘Campus Financial Services’
- Click on ‘Health Insurance Waivers’
- Answer question on first page.
- On next page complete all information requested, by reviewing your alternate health insurance ID card.
- Click ‘Submit’ when finished with all responses.
- WAIT for the confirmation message to appear.
- Print out the confirmation message and save it.
- If you receive an edit message instead of the confirmation, return to the waiver form and make necessary corrections.

Questions? Send an email to: sho-rship@notes.cc.sunysb.edu
Or call Ms. Jennifer Jorgensen at 631.632.6331, Monday-Friday, 9:30am —4pm.
Office location: first floor of the West Campus Student Health Center (Infirmary).