

California Institute of Technology

Student Health Insurance Plan

Plan Comparison and Waiver Worksheet



If you are considering waiving the Caltech Student Health Insurance Plan...

Keep in mind that you must have other comparable alternative health insurance. Take a close look at the other plan's coverage details to make sure you will be protected should you become ill or injured. Without adequate coverage, an unexpected medical problem could result in unplanned expenses.

Following are things to think about when comparing your other plan option with the Caltech Student Health Insurance Plan:

- How does the plan define urgent or emergency services?
- After an urgent or emergency situation, will the plan cover follow-up medical care provided by doctors near Caltech?
- Does the plan require you to get permission (e.g., from a primary care physician) before you can receive specialty care or see a provider away from home?
- Does the plan restrict you to certain designated doctors or hospitals?
- If you are injured playing intercollegiate sports, will your health plan cover medically necessary care and follow-up treatment?

For additional help in understanding how the other plan compares to the Caltech plan, please see the Plan Comparison Worksheet on the following page.

Important Note For Students Who Have a J Visa

International students must have health insurance that meets federal regulations for foreign student visa requirements.

- *If you enroll in the Caltech Student Health Insurance Plan*, the Caltech Plan meets and exceeds the visa requirements for health insurance.
- *If you waive the Caltech Plan*, your other health insurance must meet Caltech's waiver requirements **and** the visa requirements. For additional information, please visit International Students Information at www.aetnastudenthealth.com under the Tools and Tips Section.

If You Want to Enroll During the Academic Year

After the Enrollment/Waiver Period ends, you can enroll in the Caltech Student Health Insurance Plan only if you experience a life event that causes you to lose eligibility for your other insurance. This would be considered a special enrollment event which would allow you the opportunity to enroll in the Caltech Student Health Plan. To make a change, you must contact the Caltech Benefits Office at 626-395-6443 within 31 days of the special enrollment event.

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| Plan Comparison Worksheet | | |
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| | Caltech Plan | What Does Your Alternative Plan Cover? |
| Provides year-round and worldwide coverage even when away from Caltech for academics, research, work or vacation | Yes — The Caltech Student Health Insurance Plan provides worldwide coverage throughout the year. | |
| Created specifically for Caltech students' health care needs | Yes — The Plan supplements and coordinates with services provided through the Caltech Health Center. | |
| Covers health care expenses in the Caltech area — for emergencies <i>and</i> non-emergencies (such as physician visits, specialty care and lab work). | Yes — There are many Aetna providers in the Caltech area and nationwide, and you can access out-of-network care if needed. | |
| Covers students as long as they are registered at Caltech | Yes — As long as you are a student registered at Caltech you will be covered. | |
| Covers pre-existing conditions | Yes — The Caltech Student Health Plan covers pre-existing conditions. | |
| The plan is provided by a company licensed to do business in the United States | Yes — Coverage is through Aetna, a worldwide health plan. | |
| Covers mental health services | Yes — The Caltech plan covers inpatient <i>and</i> outpatient services, while at Caltech and at home. | |
| Covers students even while they are on an approved sabbatical or leave of absence | Yes — As long as you are a student registered at Caltech you will be covered (even while on sabbatical or approved leave of absence). | |
| Continues to provide coverage even if there is a change in the parent's job status or insurance coverage | Yes- As long as you are a student registered at Caltech you will be covered | |
| Provides worldwide assistance locating qualified medical care and emergency medical transportation and evacuation | Yes-As part of the Caltech Plan, you will have coverage worldwide for emergency medical transportation and evacuation | |
| Includes a national provider network | Yes — The Caltech Plan uses Aetna's national network of providers. | |
| Includes prescription drug coverage | Yes — Prescription drug coverage is available through retail pharmacies and Aetna's mail order pharmacy. | |
| Local office for customer service support for Caltech students | Yes — Caltech Student Health Center and Caltech Benefits Department provide local customer service. | |
| Coordinated sports injury coverage | Yes — The Caltech Plan covers sport related injuries | |
| Meets federal requirements for health insurance for students on a J Visa | Yes-The Caltech Student Health Plan meets and exceeds the visa requirements for health insurance. | |

This worksheet provides suggestions for comparing your alternative plan option with the Caltech Student Health Insurance Plan. **Keep in mind that in order to waive the Caltech Plan, your other insurance option must meet Caltech's waiver requirements.** You can find the waiver requirements at www.aetnastudenthealth.com.

For a detailed description of the Caltech Student Health Insurance Plan, please review the Caltech Student Health Insurance Plan brochure. The Brochure is available at www.aetnastudenthealth.com, or you can request a copy by contacting the Caltech Benefits office at 626-395-6443.