

KANSAS COLLEGE OF OSTEOPATHIC MEDICINE STUDENT HEALTH INSURANCE PLAN (SHIP)

Rates & Important Dates

Rates include insurance premium and administrative fees.

	STUDENT
Annual 07/25/2022 - 07/24/2023	\$ 3,700.00

Aetna Network

This plan utilizes the **Aetna Open Choice PPO Network**. To learn more about the network or to find a provider, view the Aetna DocFind® online provider directory by visiting www.aetna.com/docfind/custom/studenthealth.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 80% of the Negotiated Charge (NC) when you use **Aetna Open Choice PPO** providers, and 60% of the Recognized Charge when you use Non-Preferred Providers, after deductible.

Benefits

	AETNA OPEN CHOICE PPO PREFERRED PROVIDER YOU WILL PAY:	NON-PREFERRED PROVIDER YOU WILL PAY AT LEAST: ¹
Deductible	\$250 per Policy Year	\$500 per Policy Year
Office Visit	20%, after \$25 copay per Visit	40%
Urgent Care	20%	40%
Emergency Room	20%, after \$200 copay per Visit (copay waived if admitted)	20%, after \$200 copay per Visit (copay waived if admitted)
Prescription Drugs²	\$15 copay Generic \$35 copay Preferred Brand \$60 Non-Preferred Brand & Specialty	30%, after \$15 copay Generic \$35 copay Preferred Brand \$60 Non-Preferred Brand & Specialty
Out-of-Pocket Maximum	\$8,700 per Policy Year	\$17,400 per Policy Year

- Using out-of-network providers will cost you more money! Coinsurance is payable for Recognized Charge, the normal cost the provider would charge for services in the absence of insurance. Some out-of-network providers charge more than Recognized Charge and you will be responsible for these excess amounts over the listed coinsurance.
- For prescriptions filled at an out-of-network pharmacy, you must pay for the prescription in full and submit a claim for reimbursement.

Questions

Eligibility & Enrollment
Relation Insurance Services
(800) 955-1991

Benefits
Aetna Customer Service
(877) 626-2308

Plan Materials & Information
www.4studenthealth.com/KansasCOM

Insurance ID Card

Download your ID card from
www.aetnastudenthealth.com.

Carry your ID card with you at all times!

Getting Care

To find a provider in the **Aetna Open Choice PPO Network**, visit
www.aetnastudenthealth.com
or call **(877) 626-2308**.

Prescription Drugs

Always use an **Aetna** pharmacy.
To locate a pharmacy, visit
www.aetnastudenthealth.com
or call **(877) 626-2308**.

**THE AETNA NAME AND LOGO
ARE REGISTERED TRADEMARKS.**

If there are any discrepancies between this document and the Plan Design and Benefits Summary, the Plan Design and Benefits Summary will govern.

Rev: Jul 14, 2022