Do the Math!

2017-2018 Northern Illinois University
Student Health Insurance Plan: Aetna PPO
A Student Health Insurance Plan may be the best alternative and here’s why:

A student health insurance plan is tailored specifically for the student lifestyle, no matter what the age of the student, even if he or she is older than 26. Some things to consider when looking at a student health insurance plan:

**Do the Math!**

**Spring Semester 2018 Only (January 1, 2018 – July 31, 2018)**

<table>
<thead>
<tr>
<th></th>
<th>NIU Student Plan</th>
<th>Family, Individual, COBRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester premium</td>
<td>$1,039</td>
<td></td>
</tr>
<tr>
<td>Annual deductible</td>
<td>$250 Preferred</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket maximum</td>
<td>$7,150 Preferred</td>
<td></td>
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<tr>
<td>Coinsurance</td>
<td>80% Preferred Provider</td>
<td></td>
</tr>
<tr>
<td>Out-of-Network costs</td>
<td>Covered at 60%</td>
<td></td>
</tr>
<tr>
<td>RX co-payments</td>
<td>$20 Generic/$40 Brand / $60 Non-Preferred</td>
<td></td>
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</tbody>
</table>

If you have any additional questions or need assistance call NIU Student Health Insurance at 815-753-0122.

Be sure to consider any annual coverage maximums and internal benefit maximums that may apply.

- **Yes** □ **No** Does your plan cover non-emergent care out of area or otherwise have coverage restrictions?
- **Yes** □ **No** Does your carrier charge a premium per covered dependent or per family?
- **Yes** □ **No** What services, if any, are excluded from the deductible?
- **Yes** □ **No** Is there an annual out-of-pocket maximum?
- **Yes** □ **No** Are there coverage exclusions or limitations that would prohibit your student from receiving necessary care?
- **Yes** □ **No** Are there annual maximums or other plan limitations? If so, determine what types of services your student might require and the frequency.

Why Choose a Student Health Insurance Plan?

- This plan provides continuous coverage in the listed time frame.
- Works in conjunction with the university’s Student Health Service. Other plans, like HMOs, may not cover a student if the university is out of their network service area.
- Plans allow Student Health Services to provide referrals to doctors off campus for most services.
- Provides access to a large network of participating providers.
- Students have access to travel assistance services whether they are at school, traveling or studying abroad.
- Includes access to emergency assistance – available 24/7.
- Access to savings on over-the-counter vitamins, massage therapy, oral health care products, and more.

Look at premiums, deductibles, benefits provided, annual and benefit maximums, exclusions, limitations, time covered, geographic area covered, total out-of-pocket expenses, and the employer contribution to obtain a relevant comparison.