



Owning it

Loyola Marymount University student insurance plan
Brought to you by Aetna Student HealthSM



**Loyola
Marymount
University**

Score

You're making great moves in the classroom and out. One of the best? Protecting your health with Aetna Student HealthSM benefits.

Here's how to make the most of them.

Student health insurance plans are underwritten by Aetna Life Insurance Company (Aetna). In MD and NJ, student medical insurance is underwritten by Aetna Health and Life Insurance Company (AHLIC). Self-insured plans are funded by the applicable school, with claims administration services provided by Aetna Life Insurance Company. Aetna Student HealthSM is the brand name for products and services provided by Aetna Life Insurance Company, Aetna Health and Life Insurance Company and their affiliated companies.

Make it work

Three steps to success



Visit your member website at, [Aet.na/LMU2021](https://Aetna.na/LMU2021)

It's your benefits hub to find docs, save on fitness, order meds and more.



Grab your digital ID card

It's all you need to get care, and it's always there.



Download the Aetna HealthSM app

Wherever or whenever you go, it goes.



We've got you

When you need us, we're here

LMU Student Health Services
310-338-2881

Aetna Student Health
1-877-409-7356 (TTY: 711)



Share the love

Have something good to say about us?
Share with other students at
StudentsFirst@Aetna.com.

We may get back to you to learn more.

Discover Teladoc® telehealth services

Connect with a licensed doctor, dermatologist or therapist. Teladoc lets you do this by phone, web or mobile app. You can schedule an appointment for general medical care 24/7 using any of those options.

If you're looking for a mental health appointment, you can schedule one by using the web or mobile app. They're available any day of the week between 7 AM and 9 PM local time.

You can even ask for a dermatology appointment by web or mobile app. You'll hear back from a dermatologist within two business days. To get started, just go to **Teladoc.com/Aetna**. Or call **1-855-Teladoc (1-855-835-2362)** or download the Aetna HealthSM app.



Via phone



Via web



Via Aetna Health app



Health help around the globe medical assistance — anywhere, anytime

Help from information to evacuation

You know where to go for medical needs on campus. But where do you go when you're traveling¹ far **from** school?

You can get medical assistance around the world, around the clock.

You also get real lifesavers, like help finding lost luggage or arranging for family to be with you in a time of need.

¹If coverage provided by any insurance policy or administrative services agreement violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit [Treasury.gov/resource-center/sanctions/Pages/default.aspx](https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

One phone call, that's all

Whenever you need help, we're here:

In the U.S. or Canada:
Call **1-866-525-1956** (toll-free).

From anywhere in the world:
Call us collect at **1-603-328-1956**.



You're covered

Coverage and costs



Benefits 101:

Copay: A flat figure you pay for a service, like \$25.

Deductible: What you pay for a service before we do.

Max benefit: The most your plan will pay out.

Negotiated charge: The max doctors can charge, based on our agreement with them.

Out-of-pocket limit: A cap on what you have to pay out of pocket.

Recognized charge: A limit on the amount your plan pays.

*This is just a peek. Check out your full Plan Design & Benefits Summary at AetnaStudentHealth.com/LMU

Medical benefits*
Note: **There is no out-of-network coverage, only emergency care.**
All LMU students enrolled in seven or more semester units are automatically enrolled in the plan.

Max benefit	Unlimited
Deductible	\$500
Annual out-of-pocket limit	\$5,000
Mental illness and substance abuse treatment	\$25 copay
Physician/ specialist visit	After \$25 copay, 100% of negotiated charge
Emergency room visit	In network: After \$150 copay (waived if admitted), 80% of negotiated charge Out of network: Paid the same as in-network coverage
Walk-in clinic/ urgent care	After \$25 copay, 100% of negotiated charge

Prescription benefits

Generic drugs	Preferred care pharmacy: \$15 per 30-day supply
Brand-name drugs	\$40 per 30-day supply
Nonpreferred generic/ brand name drugs	\$80 per 30-day supply
Specialty drugs	\$100 per 30-day supply

Check yourself out

Care on campus and off

You've got the freedom to choose any doctor when and where you need it. But for the best costs, it's a great idea to stick with an Aetna® network provider.



On campus

If you need health care and are enrolled in six or more units, you can get services from Student Health Services. Students are seen by appointment only unless it's an emergency. You can schedule an appointment on our patient portal. Just go to MyLMU and select MyHealth from the system log-in. Or you may call us at **310-338-2881**.



Provider search

If you can't get care at your student health center, reach out for a referral to visit any doctor off campus. You can find them fast on your member website or mobile app.



On break

Off campus? No problem. With one call, you get worldwide medical assistance like translation help, medical referrals, pre-trip immunizations, evacuation services and more.

Excluded services and other covered services:
Services your plan generally does not cover (check your policy or plan document for more information and a list of any other excluded services).

	Long-term care	Hearing aids
Cosmetic surgery	Non-emergency care when traveling outside the U.S.	Weight loss programs — except for required preventive services
Dental care (adult)	Private-duty nursing	

To view your plan details, go to **AetnaStudentHealth.com/LMU**. Click on View your Insurance Plan details and scroll to view your full plan design and benefit summary.



Save the date

When to pick or waive a plan

Each year, you've got two choices:

- Enroll in the LMU Student Insurance Plan.
- Waive enrollment in the LMU Student Insurance Plan by showing you're covered under a comparable plan.

Here are the deadlines:

- Fall: August 1, 2021, to December 31, 2021
Waiver deadline: October 1, 2021
- Spring/summer: January 1, 2022, to July 31, 2022
Waiver deadline: February 4, 2022

Important note: The LMU-sponsored Aetna® insurance coverage is for one semester at a time (fall and spring). If you want to waive it, you'll have to waive it for the fall and then again for the spring.



Missed the date?

You'll stay enrolled for the semester and be billed the semester premium. For more info, visit **Aet.na/LMU2021**

Money talks

Your plan premium

Here’s how it works

If you enroll in seven or more units in fall and in spring, you’ll be automatically enrolled in the plan. It’ll be billed through your student account each semester. If you don’t enroll in seven or more units in either fall or in spring, you may voluntarily enroll in the plan each semester by visiting the Aetna Student HealthSM website at **AetnaStudentHealth.com/LMU**.

LMU Student Insurance Plan (Fall)		August 1, 2021– December 31, 2021
Student		\$1,078
LMU Student Insurance Plan (Spring/Summer)		January 1, 2022– July 31, 2022
Student		\$1,493

The rates above include the premium for the LMU Student Insurance Plan underwritten by Aetna Life Insurance Company, the international travel assistance program fee, as well as Loyola Marymount University’s administrative fee.

No dependent coverage available.

On your parent’s plan?

You may get more benefits with Aetna Student Health for less cash.

You’ve got this.

Now visit your member website to get even more: **Aet.na/LMU2021**

Notes

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Aet.na/LMU2021



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Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Discount programs may be offered by vendors who are independent contractors and not employees or agents of Aetna or their affiliates. Aetna may receive a percentage of the fee you pay to the discount vendor.

This material is for information only. Health/dental benefits and insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable California insurance law. If any discrepancy exists between this pamphlet and the Master Policy/Group Agreement, the Master Policy/Group Agreement will govern and control the payment of benefits.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

TTY: 711

Para acceder a los servicios de idiomas sin costo, llame al número que figura en su tarjeta de identificación. (Spanish) 如欲使用免費語言服務，請致電您 ID 卡上的電話號碼 (Chinese)