

OSU Domestic Student Health Insurance Questions and Answers

OSU's Student Health Services Welcomes You!

Here are some common questions and answers regarding OSU's Student Health Services as well as what you can expect with your OSU health insurance coverage.

Does Aetna Student Health Insurance cover Contraceptive?

This year, due to changes in Oregon Law, Aetna Student Health Insurance does cover Contraceptive. Coverage depends on type of Contraceptive, IE: Birth Control pills will be covered under Prescription Coverage at 70%; IUD's would be covered under Medical Coverage at 80%.

Does Aetna Student Health Insurance cover me when travelling?

Yes, travel insurance through Aetna Student Health is through OnCall International. You can access information on coverage on their FAQ page [here](#).

What are the open enrollment dates for 2011-2012 Aetna Student Health Insurance?

Term Open Enrollment Period

Fall	September 15 - October 14, 2011
Winter	January 2 - January 20, 2012
Spring/Summer	April 2 - April 20, 2012
Summer	June 25 - July 13, 2012

What are the coverage dates for 2011-2012 Aetna Student Health Insurance?

Term Coverage	Begin date – End date
Fall	September 21, 2011 - January 1, 2012
Winter	January 2 – April 1, 2012
Spring/Summer	April 2 - September 20, 2012
Summer only	June 25 - September 20, 2012

Does Student Health bill Aetna Student Health for my visits at SHS?

Yes. The insurance office runs a report once a month and submits all charges to Aetna Student Health for reimbursement. You will see all charges for your services on your Student Accounts billing that is sent in your ONID email. Aetna generally takes between 1-2 months to return reimbursement from the time the billing is sent. You may want to pay your charges before you receive your reimbursement if you are able, as you will gain interest on those charges until they are paid.

Is Gardasil a covered immunization on the plan?

Yes, the Gardasil immunization series is covered on this plan.

Do I need to obtain a pre-authorization for my services?

There is a Pre-certification rule stating Aetna needs to be notified 3 business days prior to scheduled hospital admission or within 1 business day following emergency admission.

The following is a list of some procedures that require pre-authorization to use as examples:

Artificial Disc Surgery
Spinal Fusion
Uvulopalatopharyngoplasty
Oral/Maxillofacial Surgical Procedures and Dental Implants/Oral Appliance
Experimental/Investigational Procedures
Medical Injectables
Home Health Care
DME
CPAP

If you have any question whether a service requires a pre-authorization, it is best to call Aetna's Customer service to determine if one is needed. The toll free Customer Service phone number is 800-683-7299. The hotline is available between the hours of 8:30 a.m. and 5:30 p.m. (PT), Monday through Friday.

I paid the Health Fee on my student account; do I have Aetna Student Health Insurance?

No, the Health Fee is a separate charge that is part of your Tuition and Fees. The Health Fee grants you access to Student Health Services and allows Student Health to provide Office Visits, (just seeing a clinician, no labs, x-rays, etc) at no charge to the student. It also allows us to keep our costs as low as we possibly can. IT IS NOT INSURANCE.

The charges for my services at Student Health are on my student account; do I need to pay them?

Yes, you are responsible for all charges on your Student Account, including ones that will be billed to your Aetna Health Insurance. If you do not see a payment on your Student Account from Aetna (showing as "Insurance Payment" on your statement), then please feel free to stop by the Billing Office on the first floor of Student Health, Room 110, to check on the status of your claims.

Where can I use my Aetna Student Health Insurance?

You can use your Aetna Student Health Insurance at Student Health as well as in the community. Aetna Student Health is a Preferred Provider Insurance, however, so to maximize your benefits, you will want to use a preferred provider if one is available. This plan does have a \$300 deductible outside of Student Health. You can find providers by going [here](#).

Does the plan cover dental or vision care?

Aetna Insurance does have a discount program as part of their coverage for these services called Vital Savings. This discount savings program is not a covered benefit of the insurance. The program is available to all students regardless of whether you have enrolled in the Aetna Student Health insurance and there is an annual fee of \$25. This discount is not available at Student Health or Dixon Recreation. You can find providers for this discount plan by visiting Aetna's website and looking under "Your Wellness". This information is available there and in the "Aetna Navigator".

Does the plan cover chiropractic, massage, or acupuncture?

Aetna Insurance does have a discount program as part of their coverage for these services. This discount is not available at Student Health or Dixon Recreation. You can find providers for this discount plan by visiting Aetna's website and looking under "Your Wellness." This information is available there and in the "Aetna Navigator."

Are there any discounts at gyms with this insurance?

Aetna is part of a partnership with Global Fit, to offer discounts on gym memberships and workout equipment. Call **Aetna Customer Service at 1-800-683-7299**.

Where do I go to find out more information?

To find more information about your insurance, you have a few resources that you can use. You can either go to the Aetna Student Health Insurance Website [here](#), or you can visit the Insurance Office at Student Health Services on the first floor, Room 110.