Your student health insurance coverage, offered by Aetna Student Health*, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are $2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014. Restrictions for annual dollar limits for student health insurance coverage are $500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage includes an annual limit of $750,000 for Students and $500,000 for Dependents on all covered services including Essential Health Benefits. Other internal maximums (on Essential Health Benefits and certain other services) are described more fully in the benefits chart included inside this Plan summary. If you have any questions or concerns about this notice, contact (877) 626-2299. Be advised that you may be eligible for coverage under a group health plan of a parent’s employer or under a parent’s individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent’s employer plan or the parent’s individual health insurance issuer for more information.

* Fully insured Aetna Student Health Insurance Plans are underwritten by Aetna Life Insurance Company (Aetna) and administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies and their applicable affiliated companies.

Underwritten by:
Aetna Life Insurance Company
(ALIC)
Policy Number: 474947
Where to Find Help
In case of an emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.
For non-emergency situations:
If you are on the University Park Campus, please call the Engemann Student Health Center at (213) 740-9355 or visit them at 1031 W 34th Street. If you are on the Health Sciences Campus, please call the Eric Cohen Student Health Center at (323) 442-5631 or visit them at 1510 San Pablo, Suite 104.

For questions about:
- Insurance Benefits
- Enrollment
- Waiver Process
- Claims Processing
- Pre-Certification Requirements

Please contact:
Aetna Student Health
P.O. Box 981106
El Paso, TX 79998
(877) 626-2299

Or

University of Southern California
Engemann Student Health Center
1031 West 34th Street
Los Angeles, CA 90089
(213) 740-9355

Language and Communication Assistance
Good communication with University of Southern California and/or Aetna Student Health and with your providers is important. If English is not your first language, Aetna Student Health provides interpretation services and translation of certain written materials. Please see your school’s information at www.aetnastudenthealth.com for more information.
- To ask for language services call Aetna Student Health at (877) 626-2299.
- If you are deaf, hard of hearing or have a speech impairment, you may also receive language assistance services by calling Aetna Student Health at (877) 626-2299.
- If you have a preferred language, please notify us of your personal language needs by calling Aetna Student Health at (877) 626-2299.
- For more help call the CA Department of Insurance at 1-800-927-4357.

For questions about:
- ID Cards

ID cards will be issued as soon as possible. If you need medical attention before the ID card is received, benefits will be payable according to the Policy. You do not need an ID card to be eligible to receive benefits. Once you have received your ID card, present it to the provider to facilitate prompt payment of your claims.

For lost ID cards, contact:
Aetna Student Health
(877) 626-2299

For questions about:
- Enrollment Process
- Waiver Process
- USC Health Services Referrals
Please contact:
University of Southern California
Engemann Student Health Center
1031 West 34th Street
Los Angeles, CA 90089
(213) 740-9355

For questions about:
• Status of Pharmacy Claim
• Pharmacy Claim Forms
• Excluded Drugs and Pre-Authorization

Please contact:
Aetna Pharmacy Management
(888) 792-3862 or (888) RX-AETNA (Available 24 hours)

For questions about:
• Provider Listings

Please contact:
Aetna Student Health
(877) 626-2299

A complete list of providers can be found at the University Health Services Office, or you can use Aetna’s DocFind® Service at www.aetnastudenthealth.com.

For questions about:
On Call International 24/7 Emergency Travel Assistance Services

For the insured schools:
The University of Southern California Student Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.

IMPORTANT NOTE
Please keep this Brochure, as it provides a general summary of your coverage. A complete description of the benefits and full terms and conditions may be found in the Master Policy issued to University of Southern California. If any discrepancy exists between this Brochure and the Policy, the Master Policy will govern and control the payment of benefits. The Master Policy may be viewed at the University’s Engemann Student Health Center during business hours.

This student Plan fulfills the definition of Creditable Coverage explained in the Health Insurance Portability and Accountability Act (HIPAA) of 1996. At any time should you wish to receive a certification of coverage, please call the customer service number on your ID card.
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UNIVERSITY HEALTH SERVICES

If you are enrolled in the ON Campus Insurance Plan, you must first visit the Student Health Center on your campus for non-emergency care. If you attend classes on the University Park Campus, you should use the Engemann Student Health Center. If you are registered in a school on the Health Sciences Campus, you should use the Eric Cohen Student Health Center.

The Student Health Center is where you first receive your primary medical care. Once you’ve seen a medical professional at the Student Health Center and it is determined that you require additional medical care, you will be given a referral. The Student health Center will make every attempt to refer you to a USC In-Network Provider; however it is your responsibility to verify that the doctor you’ve been referred to is actually in the USC Network.

POLICY PERIOD

- **Students:** Coverage for all insured students enrolled for the Fall Semester, will become effective at 12:01 AM on August 19, 2013, and will terminate at 11:59 PM on August 17, 2014.

- **New Spring Semester students:** Coverage for all insured students enrolled for the Spring Semester, will become effective at 12:01 AM on January 13, 2014, and will terminate at 11:59 PM on August 17, 2014.

- **Insured dependents:** Coverage for dependents will only be available through the Fall Term. All dependent coverage will terminate on 1/12/14. Coverage will become effective on the same date the insured student's coverage becomes effective, or the day after the postmarked date when the completed application and premium are sent, if later. Coverage for insured dependents terminates in accordance with the Termination Provisions described in the Master Policy. For more information on Termination of Covered Dependents see page 82 of this Brochure. Examples include, but are not limited to: the date the student’s coverage terminates, the date the dependent no longer meets the definition of a dependent.

RATES

<table>
<thead>
<tr>
<th>Cost</th>
<th>Student Cost for On Campus Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual</td>
</tr>
<tr>
<td>Coverage Dates</td>
<td>8/19/13 – 8/17/14</td>
</tr>
<tr>
<td>Student</td>
<td>$1,519</td>
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</table>

<table>
<thead>
<tr>
<th>Cost</th>
<th>Student Cost for Satellite Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual</td>
</tr>
<tr>
<td>Coverage Dates</td>
<td>8/19/13 – 8/17/14</td>
</tr>
<tr>
<td>Student</td>
<td>$2,590</td>
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Fall Only Dependent Plan Cost
On Campus and Satellite Campus Plan

<table>
<thead>
<tr>
<th></th>
<th>Monthly Rate through 1/12/14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>$422</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$255</td>
</tr>
<tr>
<td>Family</td>
<td>$677</td>
</tr>
</tbody>
</table>

Please note, the dependent Coverage is only available through the Fall Term.
The rates above include both the premium for the student health plan underwritten by Aetna Life Insurance Company, as well as University of Southern California’s administrative fee.

UNIVERSITY OF SOUTHERN CALIFORNIA
STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN

This is a brief description of the Accident and Sickness Medical Expense benefits available for University of Southern California students and their eligible dependents. The plan is underwritten by Aetna Life Insurance Company (called Aetna). The exact provisions governing this insurance are contained in the Master Policy issued to the University and may be viewed at the University’s Engemann Student Health Center during business hours.

STUDENT COVERAGE

USC requires that ALL students have health insurance. This will help to cover the cost of care that cannot be obtained on campus, especially in emergency situations where hospitalization may be required.

ELIGIBILITY

On Campus Students: All On Campus students carrying six units or more are automatically enrolled in, and charged for, the USC On Campus Student Health Insurance Plan. All International and Health Sciences campus students are required to have health insurance and are automatically enrolled in this plan, even if they carry less than six units. Enrolled students taking less than six units are eligible to enroll on a voluntary basis.

Satellite Campus Students: All students not attending the University Park or Health Sciences Campuses carrying six units or more are automatically enrolled in, and charged for, the USC Satellite Campus Student Health Insurance Plan. All International and Health Sciences campus students are required to have health insurance and are automatically enrolled in this plan, even if they carry less than six units. Enrolled students taking less than six units are eligible to enroll on a voluntary basis.

WAIVER PROCESS/PROCEDURE

If you already have a health insurance plan (or you are on your parents’ plan) you may be eligible to waive enrollment in the USC Health Insurance Plan by providing proof of comparable coverage (see criteria below).

To waive the USC Student Health Insurance Plan, your other coverage must:

- Your other coverage must provide at least $500,000 in lifetime aggregate coverage (no per incident maximums).
- Your other coverage must have no major exclusions – pharmacy coverage, mental health coverage and maternity coverage (female students) are required.
- Your other coverage must be in effect for the entire academic plan year August 19, 2013 through August 17, 2014.
• (Verification may be requested by USC student health insurance office at any time).
• Your other coverage must have a policy year deductible of $2,500 or less.
• Your other coverage must pay for at least 70% of all covered expenses to providers in the Los Angeles area.
• Coverage for Emergencies only is NOT accepted for waiver.
• Your other coverage must have a maximum out of pocket expense on the policy (deductible plus out of pocket maximum) that does not exceed $7,500.
• Your other coverage must provide you with an Identification card or policy with student name and/or policy information allowing USC to confirm eligibility must be provided.
• Your other coverage must provide plan documents in English with currency amounts converted to U.S. dollars and an insurance company contact phone number in the U.S.

If you are eligible to waive coverage, you must submit a request for waiver online before the deadline date. To submit a request to waive out of the USC student health insurance plan, you will begin by logging into your OASIS account. Click on Student Health Insurance, which is listed as the last item under “other services” in OASIS. This will bring you to the Aetna Student Health online waiver system where you will follow the instructions to complete your online request for waiver. Before you begin the request for waiver process, please make sure you have your current insurance card with you as you will need information off this card to submit a request for waiver.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Waiver Deadline Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2013</td>
<td>9/13/13</td>
</tr>
<tr>
<td>Spring/Summer 2014</td>
<td>1/31/14</td>
</tr>
</tbody>
</table>

REFUND POLICY
If you withdraw from school within the first 31 days of a coverage period, you will not be covered under the Policy and the full premium will be refunded, less any claims paid. After 31 days, you will be covered for the full period that you have paid the premium for, and no refund will be allowed. (This refund policy will not apply if you withdraw due to a covered Accident or Sickness.)

Exception: A Covered Person entering the armed forces of any country will not be covered under the Policy as of the date of such entry. In this case, a pro-rata refund of premium will be made for any such person and any covered dependents upon written request received by Aetna Student Health within 90 days of withdrawal from school.

FALL DEPENDENT COVERAGE
ELIGIBILITY
Covered students may also enroll their dependents in the USC Dependent Plan through the Fall term. There is no dependent coverage available after 1/12/14.

A dependent is defined as:
• Insured Student’s Spouse residing with the Insured Student.
• Same or Opposite Sex Domestic Partner residing with the Insured Student.
• Insured Student’s children up to age 26 years.

A child’s coverage will not end because the child has reached the age limit shown above, if he or she: (a) is not able to earn his or her own living as a result of physical handicap or mental retardation; and (b) became so handicapped before reaching the age limit; and (c) is chiefly dependent on the Insured Student for support and maintenance.
**ENROLLMENT**
To enroll a dependent for the Fall semester, please visit [www.aetnastudenthealth.com/usc](http://www.aetnastudenthealth.com/usc) and choose the ENROLLMENT option in the left hand column and scroll down to the “Dependent Enrollment” section. Please note: there is no dependent coverage after the Fall semester.

**NEWBORN INFANT AND ADOPTED CHILD COVERAGE**
A child born to a Covered Person shall be covered for Accident, Sickness, premature birth, medically diagnosed congenital defects, and birth abnormalities for 31 days from the date of birth. At the end of this 31 day period, coverage will cease under the University of Southern California Student Health Insurance Plan. To extend coverage for a newborn past the 31 days, the Covered Student must: 1) enroll the child within 31 days of birth, and 2) pay the additional premium, starting from the date of birth.

Coverage is provided for a child legally placed for adoption with a Covered Student for 31 days from the moment of placement provided the child lives in the household of the Covered Student, and is dependent upon the Covered Student for support. To extend coverage for an adopted child past the 31 days, the Covered Student must 1) enroll the child within 31 days of placement of such child, and 2) pay any additional premium, if necessary, starting from the date of placement.

For information or general questions on dependent enrollment, contact Aetna Student Health at (877) 626-2299.

**PREFERRED PROVIDER NETWORK**
Aetna Student Health has arranged for you to access a Preferred Provider Network in your local community. Acute care facilities and mental health networks are available nationally if you require hospitalization outside the immediate area of the University of Southern California campuses.

To maximize your savings and reduce your out-of-pocket expenses, select a Preferred Provider. It is to your advantage to use a Preferred Provider because savings may be achieved from the Negotiated Charges these providers have agreed to accept as payment for their services. A listing of participating providers is available at the USC Student Health Center or Student Insurance Office.

You may also obtain information regarding Preferred Providers by contacting Aetna Student Health at (877) 626-2299, or through the Internet by accessing DocFind at [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

Preferred providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company, Chickering Claims Administrators, Inc. or their affiliates. Neither Aetna Life Insurance Company, Chickering Claims Administrators, Inc. nor their affiliates provide medical care or treatment and they are not responsible for outcomes. The availability of a particular provider(s) cannot be guaranteed and network composition is subject to change.

**REFERRAL REQUIREMENTS-ON CAMPUS PLAN ONLY**
For most services, referrals are REQUIRED for care received outside of the Student Health Center with the following exceptions listed below. Due to the implementation of the Patient Protection and Affordable Care Act, applicable state laws, and University requirements, a referral will not be required for the following circumstances:

- Treatment of an Emergency medical condition
- Routine and Preventive Services (see below for coverage details)
- Official School breaks (If your specific school is on break and you need to seek medical attention, no referral is required)
- OB/GYN Care
- Maternity Care
- Pediatric Care
- Care received more than 50 miles from either USC Health Centers.
Aetna will cover the mandated U.S Preventive Service Task Force (USPSTF) recommended services, as well as the Advisory Committee on Immunization Practices (ACIP) immunization recommendations, and additional mandated immunizations and services under the Health Resources and Services Administration (HRSA) guidelines for children, adolescents and women’s preventive care. Resources and a Q&A on these recommended services can be found here:


For all other care, a referral is REQUIRED for On Campus Students for all treatment received outside the Student Health Center. You may NOT receive care from any provider outside the Student Health Center without a referral from the Student Health Center. If you receive care without a referral – regardless of whether it is a Preferred Provider or Non-Preferred Provider – your expenses will not be covered.

If you are a student registered on the University Park Campus, please use the Engemann Student Health Center. If you are a student registered on the Health Sciences Campus, please use the Eric Cohen Student Health Center.

Dependents and Satellite Campus students are not eligible to utilize the services of the Student Health Center and are therefore not subject to the referral requirements and penalties for non-compliance.

**Follow-up Care due to an Emergency Medical Condition will require a referral from a USC Student Health Center. Students registered on the University Park Campus must use the Engemann Student Health Center. Students registered at the Health Sciences Campus must use the Eric Cohen Student Health Center.

**PRE-CERTIFICATION PROGRAM**

Pre-certification simply means calling Aetna Student Health prior to treatment to obtain approval for a medical procedure or service. Pre-certification may be done by you, your doctor, a hospital administrator, or one of your relatives. All requests for certification must be obtained by contacting Aetna Student Health at (877) 626-2299 and ask for the Managed Care Department.

- **If you do not secure pre-certification** for non emergency inpatient admissions, or provide notification for emergency admissions, your Conferred Medical Expenses will be subject to a $500 per admission Penalty.
- **If you do not secure pre-certification** for partial hospitalizations, your Covered Medical Expenses will be subject to a $500 per admission Penalty.

The following inpatient services require pre-certification:

- All inpatient admissions, including length of stay, to a hospital, skilled nursing facility, a facility established primarily for the treatment of substance abuse, or a residential treatment facility.
- All inpatient maternity care, after the initial 48/96 hours.
- All partial hospitalization in a hospital, residential treatment facility, or facility established primarily for the treatment of substance abuse

Pre-Certification does not guarantee the payment of benefits for your inpatient admission. Each claim is subject to medical policy review, in accordance with the exclusions and limitations contained in the Policy, as well as a review of eligibility, adherence to notification guidelines, and benefit coverage under the student Accident and Sickness Plan.

Pre-Certification of Non-Emergency Inpatient Admissions, Partial Hospitalization:
The patient, Physician or hospital must telephone at least three (3) business days prior to the planned admission or prior to the date the services are scheduled to begin.

Notification of Emergency Admissions:
The patient, patient’s representative, Physician or hospital must telephone within one (1) business day following inpatient (or partial hospitalization) admission.
DESCRIPTION OF BENEFITS*

Please Note: THE UNIVERSITY OF SOUTHERN CALIFORNIA PLAN MAY NOT COVER ALL OF YOUR HEALTH CARE EXPENSE.

The Plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the University of Southern California Student Health Insurance Plan Brochure carefully before deciding whether this Plan is right for you. While this document will tell you about some of the important features of the Plan, other features may be important to you and some may further limit what the Plan will pay. If you want to look at the full Plan description, which is contained in the Master Policy issued to University of Southern California, you may view it at the Student Health Insurance office or you may contact Aetna Student Health at (877) 626-2299.

This Plan will never pay more than the Aggregate Maximum. Additional Plan maximums may also apply, refer to the applicable Plan design below. Some illnesses may cost more to treat and health care providers may bill you for what the Plan does not cover.

Subject to the terms of the Policy, benefits are available for you only for the coverages listed on the next page, and only up to the maximum amounts shown. Please refer to the Policy for a complete description of the benefits available.

All insurance coverage is subject to the terms of the Master Policy and applicable state filings. Under health care reform legislation, student health plans may be required to eliminate or modify certain existing benefit plan provisions, including, but not limited to, exclusions and limitations. Aetna reserves the right to modify its products and services in response to federal and/or state legislation, regulation or requests of government authorities.

*Benefit descriptions have been added to this brochure to help illustrate new Health Care Reform (HCR) requirements. HCR requirements are currently being filed for support in individual states and will appear in policy contracts and certificates of coverage once approved.

SUMMARY OF BENEFITS CHART– ON CAMPUS STUDENT MEDICAL PLAN

Subject to the terms of the Policy, benefits are available for you only for the coverages listed below, and only up to the maximum amounts shown. Please refer to the Policy for a complete description of the benefits available.

**DEDUCTIBLES**

The following Deductibles are applied before **Covered Medical Expenses** are payable:

**USC Designated Care and Preferred Care:**
Student: $350 per Policy Year.
**Non-Preferred Care:**
Student: $700 per Policy Year.

**NOTE:** The above deductibles will be waived for USC DESIGNATED CARE only for the following benefits:
- Physician Office Visit
- Walk-in Clinic Visit Expense
- Consultant or Specialist Expense
- Immunization Expense
- Urgent Care Expenses

**NOTE:** The above deductibles will be waived for USC DESIGNATED CARE and PREFERRED CARE for the following benefits:
- Physical Therapy Expense
- Occupational Therapy Expense
- Chiropractic Expense
- Outpatient Mental Health Expense
## Waiver of Annual Deductible

In compliance with Federal Health Care Reform legislation, the Annual Deductible is waived for Preferred Care Covered Medical Expenses (refer to specific benefit types for list of services) rendered as part of the following benefit types:
- Routine Physical Exam Expense (Office Visits), Pap Smear Screening Expense, Mammogram Expense, Routine Screening for Sexually Transmitted Disease Expense, Routine Colorectal Cancer Screening, Routine Prostate Cancer Screening Expense, Well Woman Preventive Visits (Office Visits), Screening & Counseling Services (Office Visits as illustrated under the Routine Physical Exam benefit type), Routine Cancer Screenings (Outpatient), Prenatal Care (Office Visits), Comprehensive Lactation Support and Counseling Services (Facility or Office Visits), Breast Pumps & Supplies, Family Contraceptive Counseling Services (Office Visits), Female Voluntary Sterilization (Inpatient and Outpatient).

The Policy Year Deductible is not applicable to the following covered expenses:
- Female Generic Contraceptive Devices
- Female Generic Contraceptive Prescription Drugs
- Female Over-the-Counter Contraceptive Methods

### COINSURANCE

Covered Medical Expenses are payable at the coinsurance percentage specified below, after any applicable deductible, up to a maximum benefit of $750,000 per Policy Year.

### OUT-OF-POCKET MAXIMUMS

Once the Individual Out-of-Pocket Limit has been satisfied, Covered Medical Expenses will be payable at 100% for the remainder of the Policy Year, up to any benefit maximum that may apply. Annual deductibles and coinsurance applies to the Out-of-Pocket Limit.

USC Designated Care and Preferred Care: $3,500 per Policy Year.
Non-Preferred Care: $7,000 per Policy Year.

All coverage is based on Recognized Charges unless otherwise specified.

### Inpatient Hospitalization Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Covered Medical Expenses are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and Board Expense</td>
<td>USC Designated Care: 90% of the Negotiated Charge for a semi-private room.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 80% of the Negotiated Charge for a semi-private room.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge for a semi-private room.</td>
</tr>
<tr>
<td>Intensive Care Room and Board Expense</td>
<td>USC Designated Care: 90% of the Negotiated Charge for a semi-private room.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 80% of the Negotiated Charge for a semi-private room.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge for a semi-private room.</td>
</tr>
<tr>
<td>Miscellaneous Hospital Expense</td>
<td>USC Designated Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 80% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

"Miscellaneous Hospital Expense" includes; among others; expenses incurred during a hospital confinement for: anesthesia and operating room; laboratory tests and x-rays; oxygen tent; and drugs; medicines; and dressings.
<table>
<thead>
<tr>
<th>Non-Surgical Physicians Visit Expense</th>
<th><strong>Covered Medical Expenses</strong> for charges for the non-surgical services of the attending Physician, or a consulting Physician, are payable as follows:</th>
</tr>
</thead>
</table>
|                                      | **USC Designated Care:** 90% of the Negotiated Charge.  
|                                      | **Preferred Care:** 80% of the Negotiated Charge.  
|                                      | **Non-Preferred Care:** 50% of the Recognized Charge. |

<table>
<thead>
<tr>
<th>Surgical Expense - Inpatient</th>
<th><strong>Covered Medical Expenses</strong> for charges for surgical services, performed by a Physician, are payable as follows:</th>
</tr>
</thead>
</table>
| Surgical Expense            | **USC Designated Care:** 90% of the Negotiated Charge.  
|                              | **Preferred Care:** 80% of the Negotiated Charge.  
|                              | **Non-Preferred Care:** 50% of the Recognized Charge. |

<table>
<thead>
<tr>
<th>Anesthesia Expense</th>
<th><strong>Covered Medical Expenses</strong> for the charges of anesthesia, during a surgical procedure, are payable as follows:</th>
</tr>
</thead>
</table>
| Anesthesia Expense| **USC Designated Care:** 90% of the Negotiated Charge.  
|                    | **Preferred Care:** 80% of the Negotiated Charge.  
|                    | **Non-Preferred Care:** 50% of the Recognized Charge. |

<table>
<thead>
<tr>
<th>Assistant Surgeon Expense</th>
<th><strong>Covered Medical Expenses</strong> for the charges of an assistant surgeon, during a surgical procedure, are payable as follows:</th>
</tr>
</thead>
</table>
| Assistant Surgeon Expense | **USC Designated Care:** 90% of the Negotiated Charge.  
|                            | **Preferred Care:** 80% of the Negotiated Charge.  
|                            | **Non-Preferred Care:** 50% of the Recognized Charge. |

<table>
<thead>
<tr>
<th>Surgical Expense - Outpatient</th>
<th><strong>Covered Medical Expenses</strong> for charges for surgical services, performed by a Physician, are payable as follows:</th>
</tr>
</thead>
</table>
| Surgical Expense             | **USC Designated Care:** 90% of the Negotiated Charge.  
|                              | **Preferred Care:** 80% of the Negotiated Charge.  
|                              | **Non-Preferred Care:** 50% of the Recognized Charge. |

<table>
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<tr>
<th>Anesthesia Expense</th>
<th><strong>Covered Medical Expenses</strong> for the charges of anesthesia, during a surgical procedure, are payable as follows:</th>
</tr>
</thead>
</table>
| Anesthesia Expense| **USC Designated Care:** 90% of the Negotiated Charge.  
|                    | **Preferred Care:** 80% of the Negotiated Charge.  
|                    | **Non-Preferred Care:** 50% of the Recognized Charge. |

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<tr>
<th>Assistant Surgeon Expense</th>
<th><strong>Covered Medical Expenses</strong> for the charges of an assistant surgeon, during a surgical procedure, are payable as follows:</th>
</tr>
</thead>
</table>
| Assistant Surgeon Expense | **USC Designated Care:** 90% of the Negotiated Charge.  
|                            | **Preferred Care:** 80% of the Negotiated Charge.  
|                            | **Non-Preferred Care:** 50% of the Recognized Charge. |
| Ambulatory Surgical Expense | Benefits are payable for Covered Medical Expenses incurred by a covered person for expenses incurred for outpatient surgery performed in a hospital outpatient surgery department or in an ambulatory surgical center. Covered Medical Expenses must be incurred on the day of the surgery or within 48 hours after the surgery.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 80% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge. |

| Outpatient Benefits
Covered Medical Expenses |
Outpatient Benefits include but are not limited to: Physician’s office visits, hospital or outpatient department or emergency room visits, durable medical equipment, clinical lab, or radiological facility. |

| Hospital Outpatient Department Expense | Covered Medical Expenses includes treatment rendered in a Hospital Outpatient Department.

**Covered Medical Expenses** do not include Emergency Room/Urgent Care Treatment, Walk-in Clinic, Therapy Expenses, Chemotherapy and Radiation, and outpatient surgical services, including physician, anesthesia and facility charges, which are covered as outlined under the individual benefit types listed in this schedule of benefits.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 80% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge. |

| Walk-In Clinic Visit Expense | Covered Medical Expenses include services rendered in a walk-in clinic.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 80% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge. |

| Emergency Room Visit Expense | Covered Medical Expenses incurred for treatment of an Emergency Medical Condition are payable as follows:

- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 90% of the Recognized Charge. |

**Important Note:**

Please note that as **Non-Preferred Care Providers** do not have a contract with **Aetna**, the provider may not accept payment of your cost share (your **deductible** and **coinsurance**) as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this Plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. Please send **Aetna** the bill at the address listed on the back of your member ID card and **Aetna** will resolve any payment dispute with the provider over that amount. Make sure your member ID number is on the bill.
<table>
<thead>
<tr>
<th>Table Title</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Urgent Care Expenses** | Benefits include charges for treatment by an urgent care provider. 

*Please note: A covered person should not seek medical care or treatment from an urgent care provider if their illness, injury, or condition, is an emergency condition. The covered person should go directly to the emergency room of a hospital or call 911 for ambulance and medical assistance.*

**Urgent Care** Benefits include charges for an urgent care provider to evaluate and treat an urgent condition.

**Covered Medical Expenses** for urgent care treatment are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge

*No benefit will be paid under any other part of this Plan for charges made by an urgent care provider to treat a non-urgent condition.*

| **Ambulance Expense** | **Covered Medical Expenses** are payable for the services of a professional ambulance to or from a hospital, when required due to the emergency nature of a covered Accident or Sickness.

**Covered Medical Expenses** are payable as follows:

- **Preferred Care:** 90% of the Negotiated Charge
- **Non-Preferred Care:** 90% of the Recognized Charge

| **Pre-Admission Testing Expense** | **Covered Medical Expenses** for Pre-Admission testing charges while an outpatient before scheduled surgery are payable on the same basis as any other Sickness.

| **Physician’s Office Visits Expense** | **Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge

This benefit includes visits to specialists.

| **Laboratory and X-Ray Expense** | **Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge |
### Covered Medical Expenses

**High Cost Procedures** include charges incurred by a **covered person** are payable as follows: Covered Medical Expenses include charges incurred by a covered person for High Cost Procedures that are required as a result of **injury** or **sickness**. Expenses for High Cost Procedures; which must be provided on an outpatient basis; may be incurred in the following:

- A **physician’s office**; or
- **Hospital** outpatient department; or emergency room; or
- Clinical laboratory; or
- Radiological facility; or other similar facility; licensed by the applicable state; or the state in which the facility is located.

**Covered Medical Expenses** for High Cost Procedures include charges for the following procedures and services:

- C.A.T. Scan;
- Magnetic Resonance Imaging; and
- Contrast Materials for these tests.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 80% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

### Therapy Expense

**Covered Medical Expenses** include charges incurred by a **covered person** for the following types of therapy provided on an outpatient basis:

- Physical Therapy,
- Chiropractic Care,
- Speech Therapy,
- Inhalation Therapy,
- Cardiac Rehabilitation, or
- Occupational Therapy.

Expenses for Chiropractic Care are **Covered Medical Expenses**, if such care is related to neuromusculoskeletal conditions and conditions arising from: the lack of normal nerve, muscle, and/or joint function.

Expenses for Speech and Occupational Therapies are **Covered Medical Expenses**, only if such therapies are a result of **injury** or **sickness**.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: After a **$15** Copay per visit, 100% of the Negotiated Charge.
- **Preferred Care**: After a **$15** Copay per visit, 100% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

**Covered Medical Expenses** for chemotherapy, including anti-nausea drugs used in conjunction with the chemotherapy, radiation therapy, tests and procedures, physiotherapy (for rehabilitation only after a surgery), and expenses incurred at a radiological facility. **Covered medical expenses** also include expenses for the administration of chemotherapy and visits by a health care professional to administer the chemotherapy.

Benefits for these types of therapies are payable for **Covered Medical Expenses**, on the same basis as any other Sickness.
Durable Medical and Surgical Equipment Expense

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

**Breast Feeding Durable Medical Equipment**

Coverage includes the rental or purchase of breast feeding **durable medical equipment** for the purpose of lactation support (pumping and storage of breast milk) as follows.

- **USC Designated Care:** 100% of the Negotiated Charge.
- **Preferred Care:** 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

**Breast Pump**

**Covered expenses** include the following:

- The rental of a hospital-grade electric pump for a newborn child when the newborn child is confined in a hospital.
- The purchase of:
  - an electric breast pump (non-hospital grade), if requested within 60 days from the date of the birth of the child. A purchase will be covered once every five years following the date of the birth; or
  - a manual breast pump, if requested within 6-12 months from the date of the birth of the child. A purchase will be covered once every five years following the date of the birth.
- If an electric breast pump was purchased within the previous one period, the purchase of an electric or manual breast pump will not be covered until a five year period has elapsed from the last purchase of an electric pump.

**Breast Pump Supplies**

Coverage is limited to only one purchase per pregnancy in any year where a covered female would not qualify for the purchase of a new pump.

Coverage for the purchase of breast pump equipment is limited to one item of equipment, for the same or similar purpose, and the accessories and supplies needed to operate the item. The covered person is responsible for the entire cost of any additional pieces of the same or similar equipment that he or she purchases or rents for personal convenience or mobility.

**Aetna** reserves the right to limit the payment of charges up to the most cost efficient and least restrictive level of service or item which can be safely and effectively provided. The decision to rent or purchase is at the discretion of **Aetna**.

**Limitations:**

Unless specified above, not covered under this benefit are charges incurred for:

- Services which are covered to any extent under any other part of this Plan.
| Prosthetic Devices Expense | Benefits include charges for: artificial limbs, or eyes, and other non-dental prosthetic devices, as a result of an accident or sickness. Wigs required as a result of chemo or radiation therapy.

**Covered Medical Expenses** do not include: eye exams, eyeglasses, vision aids, hearing aids, communication aids, and orthopedic shoes, foot orthotics, or other devices to support the feet, unless necessary to prevent diabetes.

**Covered Medical expenses** are payable as follows:

- **USC Designated Care:** 80% of the Negotiated Charge.
- ** Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 80% of the Recognized Charge.

Benefits will include prosthetic devices to restore a method of speaking for laryngectomy patients. |
| --- | --- |

| Physical Therapy Expense | **Covered Medical Expenses** for physical therapy are payable as follows when provided by a licensed physical therapist:

- **USC Designated Care:** After a $15 Copay per visit, 100% of the Negotiated Charge.
- **Preferred Care:** After a $15 Copay per visit, 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

Benefits are limited to a maximum of 26 visits per Policy Year combined for Physical and Occupational therapy and Chiropractic Care. An additional 26 visits will be available for Post-Surgical Physical Therapy. |
| --- | --- |

| Dental Injury Expense | **Covered Medical Expenses** include dental work, surgery, and orthodontic treatment needed to remove, repair, replace, restore, or reposition:

- Natural teeth damaged, lost, or removed, or
- Other body tissues of the mouth fractured or cut due to injury. The accident causing the injury must occur while the person is covered under this Plan.
- Non-surgical treatment of infections or diseases. This does not include those of, or related to, the teeth.

Any such teeth must have been:

- Free from decay, or
- In good repair, and
- Firmly attached to the jawbone at the time of the injury.

The treatment must be done in the calendar year of the accident or the next one.

If:

- Crowns (caps), or
- Dentures (false teeth), or
- Bridgework, or
- In-mouth appliances,
- are installed due to such injury,

**Covered Medical Expenses** include only charges for:

- The first denture or fixed bridgework to replace lost teeth,
- The first crown needed to repair each damaged tooth, and
- An in-mouth appliance used in the first course of orthodontic treatment after the injury. |
| Dental Injury Expense (continued) | Surgery needed to:  
- Treat a fracture, dislocation, or wound.  
- Cut out cysts, tumors, or other diseased tissues.  
- Alter the jaw, jaw joints, or bite relationships by a cutting procedure when appliance therapy alone cannot result in functional improvement.  

**Covered Medical Expenses** are payable as follows:  

**90% of the Actual Charge.**

Benefits are limited to within 12 months of a covered accident.  

IMPORTANT: If you opt to receive dental services that are not covered services under this policy, a participating dental provider may charge you his or her usual and customary rate for those services.  

Prior to providing a patient with dental services that are not covered benefits, the dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information about dental coverage options, you may call Aetna Student Health at **(877) 626-2299**.  

To fully understand your coverage, you may contact the wish to carefully review the master policy document.

| Dental Anesthesia Expense | **Covered Medical Expenses** include anesthesia and associated facility charges for dental procedures rendered in a hospital or surgery center when medically necessary due to the underlying medical condition of the insured regardless of age or for the following insureds:  
- Enrollees who are under seven (7) years of age or  
- Enrollees who are developmentally disabled regardless of age.  

**Covered Medical Expenses** payable on the same basis as any other Sickness.

| Allergy Testing and Treatment Expense | Benefits include charges incurred for diagnostic testing and treatment of allergies and immunology services.  

**Covered Medical Expenses** include, but are not limited to, charges for the following:  
- laboratory tests,  
- physician office visits, including visits to administer injections,  
- prescribed medications for testing and treatment of the allergy, including any equipment used in the administration of prescribed medication, and  
- other medically necessary supplies and services.  

**Covered Medical Expenses** are payable on the same basis as any other Sickness.

| Diagnostic Testing for Learning Disabilities Expense | **Covered Medical Expenses** for diagnostic testing for:  
- attention deficit disorder, or  
- attention deficit hyperactive disorder.  
are payable as follows:  

**USC Designated Care:** **90%** of the Negotiated Charge.  
**Preferred Care:** **90%** of the Negotiated Charge.  
**Non-Preferred Care:** **50%** of the Recognized Charge.  

Once a covered person has been diagnosed with one of these conditions, medical treatment will be payable as detailed under the outpatient Treatment of Mental and Nervous Disorders portion of This Plan.
Routine Physical Exam Expense

Benefits include expenses for a routine physical exam performed by a physician. If charges for a routine physical exam given to a child who is a covered dependent are covered under any other benefit section, those charges will not be covered under this section.

A routine physical exam is a medical exam given by a physician, for a reason other than to diagnose or treat a suspected or identified injury or sickness. Included as a part of the exam are:

- Routine vision and hearing screenings given as part of the routine physical exam.
- X-rays, lab, and other tests given in connection with the exam, and
- Materials for the administration of immunizations for infectious disease and testing for tuberculosis.

**USC Designated Care:** 100% of the Negotiated Charge.
**Preferred Care:** 100% of the Negotiated Charge.
**Non-Preferred Care:** 50% of the Recognized Charge.

- In addition to any state regulations or guidelines regarding mandated Routine Physical Exam services, **Covered Medical Expenses** include services rendered in conjunction with,
  - Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force.
  - For females, screenings and counseling services as provided for in the comprehensive guidelines recommended by the Health Resources and Services Administration. These services may include but are not limited to:
    - Screening and counseling services, such as:
      - Interpersonal and domestic violence;
      - Sexually transmitted diseases*; and
      - Human Immune Deficiency Virus (HIV) infections.
      - Screening for gestational diabetes.
      - High risk Human Papillomavirus (HPV) DNA testing for women 10 age 18 and older and limited to once every three years.

  *Sexually transmitted disease counseling expense is limited to two counseling visits per Policy Year.

- X-rays, lab and other tests given in connection with the exam.
- Immunizations for infectious diseases and the materials for administration of immunizations that have been recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- If the plan includes dependent coverage, for covered newborns, an initial **hospital** check up.

For all exams given to a covered student, **Covered Medical Expenses** will **not include** Charges for **more than**:

- One exam in 12 months in a row.

**Important Note:**
For details on the frequency and age limits that apply to Routine Physical Exams and Routine Cancer Screenings, a covered person may contact his or her physician or Member Services by logging onto the Aetna website www.aetna.com or calling the toll-free number on the back of the *ID card.*

**Screening and Counseling Services:**

**Covered Medical Expenses** include charges made by a **physician** in an individual or group setting for the following:
Depression Screening
• This service is limited to once per year.

Obesity
Screening and counseling services to aid in weight reduction due to obesity. Coverage includes:
• Preventive counseling visits and/or risk factor reduction intervention;
• Medical nutrition therapy;
• Nutritional counseling; and
• Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease.

Services in this category are subject to a combined limit of 26 individual or group visits by any recognized provider per Policy Year. The 10 Healthy Diet Counseling visits will be counted toward the total number of visits allowed for Obesity counseling.

Misuse of Alcohol and/or Drugs
Screening and counseling services to aid in the prevention or reduction of the use of an alcohol agent or controlled substance. Coverage includes preventive counseling visits, risk factor reduction intervention and a structured assessment.

Services in this category are subject to a combined limit of 5 individual or group visits by any recognized provider per Policy Year.

Use of Tobacco Products
Screening and counseling services to aid a covered person to stop the use of tobacco products.

Coverage includes:
• Preventive counseling visits;
• Treatment visits; and
• Class visits;
to aid a covered person to stop the use of tobacco products.

Tobacco product means a substance containing tobacco or nicotine including:
• cigarettes;
• cigars;
• smoking tobacco;
• snuff;
• smokeless tobacco; and
• candy-like products that contain tobacco.

Limitations:
Unless specified above, not covered under this Screening and Counseling Services benefit are charges incurred for:
• Services which are covered to any extent under any other part of this Plan

Services in this category are subject to a combined limit of 8 individual or group visits by any recognized provider per Policy Year.

Screening and Counseling Services are payable as follows:

USC Designated Care: 100% of the Negotiated Charge.
Preferred Care: 100% of the Negotiated Charge.
Non-Preferred Care: 50% of the Recognized Charge.
<table>
<thead>
<tr>
<th>Immunizations Expense</th>
<th>Covered Medical Expenses include:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- Charges incurred by a covered student for the materials for the administration of appropriate and medically necessary immunizations, and testing for tuberculosis.</td>
</tr>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Consultant Expense</th>
<th>Covered Medical Expenses include the expenses for the services of a consultant. The services must be requested by the attending physician for the purpose of confirming or determining a diagnosis.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
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<td>USC Designated Care: <strong>90%</strong> of the Negotiated Charge.</td>
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<td>Preferred Care: <strong>80%</strong> of the Negotiated Charge.</td>
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<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
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<tr>
<th>Mental Health Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Severe Mental Illness of persons of any age and Serious Emotional Disturbances of a Child Inpatient Expense</td>
</tr>
<tr>
<td>Covered Medical Expenses for the diagnosis and medically necessary inpatient treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.</td>
</tr>
<tr>
<td>USC Designated Care: <strong>90%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td>Preferred Care: <strong>80%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
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</tbody>
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<tr>
<th>Clinical Review Services for Minors</th>
</tr>
</thead>
<tbody>
<tr>
<td>If clinical review services, as required by the California Welfare and Institution Code, are provided for a covered person who is a minor and who is confined in as a full-time inpatient in a private mental health facility on the consent of his parent or guardian, the following charges will be included as Covered Medical Expenses:</td>
</tr>
<tr>
<td>- charges for the clinical review services to the extent such services are required by the California Welfare and Institution code,</td>
</tr>
<tr>
<td>- charges, if any, for services of an interpreter, and</td>
</tr>
<tr>
<td>- charges, if any, for services of a patients' rights advocate.</td>
</tr>
</tbody>
</table>

<table>
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<tr>
<th>Severe Mental Illness of persons of any age and Serious Emotional Disturbances of a Child Outpatient Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered Medical Expenses for the diagnosis and medically necessary outpatient treatment, including prescription drugs, of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child are payable on the same basis as any other sickness.</td>
</tr>
<tr>
<td>USC Designated Care: <strong>90%</strong> of the Negotiated Charge.</td>
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<tr>
<td>Preferred Care: <strong>90%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
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</table>

**Please note:** The annual deductible is waived for Outpatient Mental Health.
### Mental and Nervous Disorders

**Inpatient Expense**

Covered Medical Expenses, other than those for severe mental illness and/or serious emotional disturbances of a child, include charges incurred by a covered person while confined as a full-time inpatient in a hospital or residential treatment facility for the treatment of mental and nervous disorders, are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.

Benefits are limited to a maximum of 30 days per Policy Year.

**Clinical Review Services for Minors**

If clinical review services, as required by the California Welfare and Institution Code, are provided for a covered person who is a minor and who is confined in as a full-time inpatient in a private mental health facility on the consent of his parent or guardian, the following charges will be included as Covered Medical Expenses:

- Charges for the clinical review services to the extent such services are required by the California Welfare and Institution code,
- Charges, if any, for services of an interpreter, and
- Charges, if any, for services of patients' rights advocate.

### Mental and Nervous Disorders

**Outpatient Expense**

Covered Medical Expenses, other than those for severe mental illness and/or serious emotional disturbances of a child, include charges for treatment of mental and nervous disorders while the covered person is not confined as a full-time inpatient in a hospital.

Benefits are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 90% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

Benefits are limited to a maximum of 25 visits per Policy Year.

Charges for marriage and family therapies are not Covered Medical Expenses. **Please note:** The annual deductible is waived for Outpatient Mental Health.

### Alcoholism and Drug Addiction Treatment

**Inpatient Expense**

Covered Medical Expenses include expenses incurred while confined as a full-time inpatient in a hospital or a facility established primarily for the treatment of alcoholism and drug addiction.

Benefits are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.
### Inpatient Expense (continued)

Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.

Benefits are limited to a maximum of 30 days per Policy Year.

### Outpatient Expense

**Covered Medical Expense** includes charges for treatment of alcohol and drug addiction, while the covered person is not confined as a full-time inpatient in a hospital.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

### Nicotine Treatment Expense

**Covered Medical Expenses** include treatment of nicotine use. Treatment may take place in facilities licensed to provide alcoholism or chemical dependency services.

**Covered Medical Expenses** are payable on the same basis as any other Sickness.

### Maternity Benefits

#### Maternity Expense

**Covered Medical Expenses** include inpatient care of the covered person and any newborn child for a minimum of 48 hours after a vaginal delivery and for a minimum of 96 hours after a cesarean delivery.

Any decision to shorten such minimum coverages shall be made by the attending Physician, in consultation with the mother. In such cases, **covered medical expenses** may include home visits, parent education, and assistance and training in breast or bottle-feeding.

Maternity Expenses, and Complications of Pregnancy are payable on the same basis as any other Sickness.

**Prenatal Care**

Prenatal care will be covered for services received by a pregnant female in a physician's, obstetrician's, or gynecologist's office but only to the extent described below.

Coverage for prenatal care under this benefit is limited to pregnancy-related **physician office visits** including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure and fetal heart rate check).

**Comprehensive Lactation Support and Counseling Services**

**Covered Medical Expenses** will include comprehensive lactation support (assistance and training in breast feeding) and counseling services provided to females during pregnancy and in the post partum period by a certified lactation support provider. The "post partum period" means the 60 day period directly following the child's date of birth. **Covered expenses** incurred during the post partum period also include the rental or purchase of breast feeding equipment as described below.

Lactation support and lactation counseling services are **covered expenses** when provided in either a group or individual setting.
<table>
<thead>
<tr>
<th>Maternity Expense (continued)</th>
<th><strong>Covered Medical Expenses</strong> for Prenatal Care and Comprehensive Lactation Support and Counseling Services are payable as follows:</th>
</tr>
</thead>
</table>
|                            | **USC Designated Care:** 100% of the Negotiated Charge.  
Preferred Care: 100% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Negotiated Charge. |

<table>
<thead>
<tr>
<th>Well Newborn Nursery Care Expense</th>
<th>Benefits include charges for routine care of a covered person’s newborn child as follows:</th>
</tr>
</thead>
</table>
|                                   | • hospital charges for routine nursery care during the mother’s confinement, but for not more than four days,  
• physician’s charges for circumcision, and  
• Physician’s charges for visits to the newborn child in the hospital and consultations, but for not more than 1 visit per day. |
|                                   | **Covered Medical Expenses** are payable as follows: |
|                                   | **USC Designated Care:** 90% of the Negotiated Charge.  
Preferred Care: 80% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge. |

<table>
<thead>
<tr>
<th>Additional Benefits</th>
<th><strong>Prescribed Medicine Expense</strong></th>
<th>After a $50 Deductible per Policy Year, Prescription Drug Benefits* are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Preferred Care Pharmacy:</strong> 100% of the Negotiated Charge, following a 10% <strong>copay with a minimum of $15</strong> for each <strong>Generic Prescription Drug</strong>, 100% of the Negotiated Charge, following a 10% <strong>copay with a minimum of $25</strong> for each <strong>Brand Name Prescription Drug</strong>.</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care Pharmacy:</strong> 100% of the Recognized Charge, following a 10% <strong>copay with a minimum of $15</strong> for each <strong>Generic Prescription Drug</strong>, 100% of the Recognized Charge, following a 10% <strong>copay with a minimum of $25</strong> for each <strong>Brand Name Prescription Drug</strong>.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>This Pharmacy benefit is provided to cover Medically Necessary Prescriptions associated with a covered Sickness or Accident occurring during the Policy Year. Covered Medical Expenses also include prescription smoking cessations aids. Please use your Aetna Student Health ID card when obtaining your prescriptions.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Prior Authorization may be required for certain Prescription Drugs and some medications may not be covered under this Plan. For assistance and a complete list of excluded medications, or drugs requiring prior authorization, please contact Aetna Pharmacy Management at <strong>888 RX-AETNA</strong> (available 24 hours).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Aetna Specialty Pharmacy provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to <strong><a href="http://www.AetnaSpecialtyRx.com">www.AetnaSpecialtyRx.com</a></strong>.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>*Contraceptive Drugs and Device benefits are illustrated under the Family Planning Benefit of this Policy.</td>
<td></td>
</tr>
</tbody>
</table>
| **Diabetic Testing Supplies Expense** | **Covered Medical Expenses** include equipment, supplies and prescription drugs medically necessary to manage and treat diabetes.  
- Diabetic Testing Supplies and Equipment benefits include:  
  - Blood glucose monitors and blood glucose testing strips,  
  - Blood glucose monitors designed to assist the visually impaired,  
  - Insulin pumps and all related and necessary supplies,  
  - Ketone urine test strips,  
  - Lancets and lancet puncture devices,  
  - Pen delivery systems for the administration of insulin,  
  - Podiatric devices to prevent or treat diabetes-related complications,  
  - Insulin syringes  
  - Visual aids, excluding eyewear, to assist the visually impaired with proper dosing of insulin  
  - Insulin  
  - Prescriptive medications for the treatment of diabetes  
  - Glucagon  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Outpatient Diabetic Self-Management Education Program Expense** | **Covered Medical Expenses** for Diabetic Daycare Self-Management Education Programs include:  
Programs directed and supervised by a licensed physician who is board certified in internal medicine or pediatrics. Diabetic daycare self-management and education programs will be provided by health care professionals including, but not limited to, physicians, registered nurses, registered pharmacists, and registered dieticians who are knowledgeable about the disease process of diabetes and the treatment of diabetic patients.  
As used in this section, diabetic daycare self-management education programs means instruction which will enable diabetic patients and their families to gain an understanding of the diabetic disease process, and the daily management of diabetic therapy thereby avoiding frequent hospitalizations and complications.  
These programs do not include programs whose sole or primary purpose is weight reduction.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Hypodermic Needles Expense** | **Covered Medical Expenses** include expenses incurred by a covered person for hypodermic needles and syringes used in the treatment of diabetes.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Non-Prescription Enteral Formula Expense** | Benefits include charges incurred by a **covered person** for non-prescription enteral formulas, for which a **physician** has issued a written order, and are for the treatment of malabsorption caused by:  
- Crohn’s Disease,  
- ulcerative colitis,  
- gastroesophageal reflux,  
- gastrointestinal motility,  
- chronic intestinal pseudoobstruction, and  
- inherited diseases of amino acids and organic acids.  
**Covered Medical Expenses** for inherited diseases of amino acids and organic acids, will also include food products modified to be low protein. |
| Non-Prescription Enteral Formula Expense (continued) | Covered Medical Expenses are payable as follows:  
USC Designated Care: 90% of the Negotiated Charge.  
Preferred Care: 80% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge. |  |
| Phenylketonuria Services (PKU) | This Plan will provide coverage for expenses incurred by a covered person for:  
formulas, and  
Special food products for the treatment of phenylketonuria.  
“Formula” means an enteral product intended for the dietary treatment of phenylketonuria under the direction of a physician.  
“Special food product(s)” means a nutritional formula that is:  
formulated to have less than 1 gram of protein per serving, and  
Intended for the dietary treatment of an inherited metabolic disease under the direction of a physician.  
Covered expenses are payable on the same basis as any other illness but are limited to the extent that the cost of necessary formulas and special food products exceeds the cost of a normal diet. |  |
| Temporomandibular Joint Dysfunction Expense | Covered Medical Expenses include charges incurred by a covered person for treatment of Temporomandibular Joint (TMJ) Dysfunction.  
Covered Medical Expenses are payable on the same basis as any other Sickness.  
Benefits are limited to $1,000 per Policy Year for splint therapy and surgical expenses. |  |
| Pap Smear Screening Expense | Covered Medical Expenses include one routine annual Pap smear screening (or an alternative cervical cancer screening test when recommended by a physician or a health care provider), and an FDA approved human papillomavirus screening test for women age 18 and older.  
Covered Medical Expenses are payable as follows:  
USC Designated Care: 100% of the Negotiated Charge.  
Preferred Care: 100% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge. |  |
| Mammogram Expense | Covered Medical Expenses include coverage for mammograms for screening or diagnostic purposes upon referral of a nurse practitioner, certified nurse-midwife, physician assistant, or physician.  
Covered Medical Expenses are payable as follows:  
USC Designated Care: 100% of the Negotiated Charge.  
Preferred Care: 100% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge. |  |
| Mastectomy and Breast Reconstruction Expense | **Covered Medical Expenses** include a necessary mastectomy or lymph node dissection as well as breast reconstruction after the mastectomy for:  
- reconstruction of the breast on which a mastectomy has been performed,  
- surgery and reconstruction of the other breast to produce a symmetrical appearance,  
- prostheses,  
- treatment of physical complications of all stages of mastectomy, including lymphedemas, and  
- Reconstruction of the nipple/areolar complex following a mastectomy is covered without regard to the lapse of time between the mastectomy and the reconstruction. This is subject to the approval of the attending physician.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness.  
This coverage will be provided in consultation with the attending physician and the patient, including the length of any hospital stay for such breast cancer procedures, to be determined post-surgery.  
"Mastectomy" means the removal of all or part of the breast for medically necessary reasons, as determined by a licensed physician and surgeon. Partial removal of a breast includes, but is not limited to, lumpectomy, which includes surgical removal of the tumor with clear margins. |
| --- | --- |
| Elective Abortion Expenses | If, as a result of pregnancy having its inception during the Policy Year, a covered person incurs expenses in connection with an elective abortion, a benefit is payable.  
**Covered Medical Expenses** for Elective Abortion Expense are covered as follows:  
USC Designated Care: 90% of the Negotiated Charge.  
Preferred Care: 80% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge.  
This benefit is in lieu of any other Policy benefits. |
| Family Planning Expense | For females with reproductive capacity, **Covered Medical Expenses** include those charges incurred for services and supplies that are provided to prevent pregnancy. All contraceptive methods, services and supplies covered under this benefit must be approved by the Food and Drug Administration (FDA).  
Coverage includes counseling services on contraceptive methods provided by a physician, obstetrician or gynecologist. Such counseling services are **Covered Medical Expenses** when provided in either a group or individual setting.  
The following contraceptive methods are **covered expenses** under this benefit:  
**Voluntary Sterilization**  
**Covered expenses** include charges billed separately by the provider for female voluntary sterilization procedures and related services and supplies including, but not limited to, tubal ligation and sterilization implants.  
**Covered expenses** under this *Preventive Care* benefit would not include charges for a voluntary sterilization procedure to the extent that the procedure was not billed separately by the provider or because it was not the primary purpose of a confinement. |
Family Planning
Expense
(continued)

**Contraceptives**

Covered expenses include charges made by a physician or pharmacy for:
- female contraceptives that are generic prescription drugs. The prescription must be submitted to the pharmacist for processing. *This contraceptives benefit covers only generic prescription drugs.*
- female contraceptive devices and related services and supplies that are generic prescription devices when prescribed in writing by a physician. *This contraceptives benefit covers only those devices that are generic prescription devices.*
- FDA-approved female over-the-counter contraceptive methods that are prescribed by your physician. The prescription must be submitted to the pharmacist for processing. These items are limited to one per day and a 30 day supply per prescription.

**Limitations:**
Unless specified above, not covered under this benefit are charges for:
- Services which are covered to any extent under any other part of this Plan;
- Services and supplies incurred for an abortion;
- Services provided as a result of complications resulting from a voluntary sterilization procedure and related follow-up care;
- Services which are for the treatment of an identified illness or injury;
- Services that are not given by a physician or under his or her direction;
- Psychiatric, psychological, personality or emotional testing or exams;
- Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA;
- Male contraceptive methods, sterilization procedures or devices;
- The reversal of voluntary sterilization procedures, including any related follow-up care.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 100% of the Negotiated Charge.
- **Preferred Care:** 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

**Important note:** Brand-Name Prescription Drug or Devices will be covered at 100% of the Negotiated Charge, including waiver of Annual Deductible if a Generic Prescription Drug or Device is not available in the same therapeutic drug class or the prescriber specifies Dispense as Written.

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**Chlamydia Screening Test Expense**

Benefits include charges incurred for an annual chlamydia screening test.

Benefits will be paid for chlamydia screening expenses incurred for:

- Women who are:
  - under the age of 20 if they are sexually active, and
  - At least 20 years old if they have multiple risk factors.
- Men who have multiple risk factors.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 100% of the Negotiated Charge.
- **Preferred Care:** 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.
| Routine Screening for Sexually Transmitted Disease Expense | Benefits include charges for covered persons who are at least 18 years old and who are sexually active for annual routine screening for sexually transmitted diseases.  

**Covered Medical Expenses** are payable as follows:  

- **USC Designated Care**: 90% of the Negotiated Charge.  
- **Preferred Care**: 80% of the Negotiated Charge.  
- **Non-Preferred Care**: 50% of the Recognized Charge.  

Refer to Routine Physical Exam for benefits required by Health Care Reform for Sexually Transmitted Disease testing. |
| --- | --- |
| Routine Colorectal Cancer Screening Expense | **Covered Medical Expenses** include charges for colorectal cancer examination and laboratory tests, for any nonsymptomatic person age 50 or more, or a symptomatic person under age 50, for the following:  
- One fecal occult blood test every 12 months in a row  
- A Sigmoidoscopy at age 50 and every 3 years thereafter  
- One digital rectal exam every 12 months in a row  
- A double contrast barium enema, once every 5 years  
- A colonoscopy age 50 and older every 10 years.  
- Virtual colonoscopy  
- Stool DNA  

**Covered Medical Expenses** are payable as follows:  

- **USC Designated Care**: 100% of the Negotiated Charge.  
- **Preferred Care**: 100% of the Negotiated Charge.  
- **Non-Preferred Care**: 50% of the Recognized Charge. |
| Routine Prostate Cancer Screening Expense | Benefits include charges incurred by a covered person for the screening of cancer as follows:  
- For a male age 50 or over, one digital rectal exam and one prostate specific antigen test each Policy Year.  

**Covered Medical Expenses** are payable as follows:  

- **USC Designated Care**: 100% of the Negotiated Charge.  
- **Preferred Care**: 100% of the Negotiated Charge.  
- **Non-Preferred Care**: 50% of the Recognized Charge. |
| Second Surgical Opinion Expense | Benefits include coverage for expenses incurred for a second opinion consultation by a specialist on the need for surgery which has been recommended by the covered person's physician. The specialist must be board certified in the medical field relating to the surgical procedure being proposed. Coverage will also be provided for any expenses incurred for required X-rays and diagnostic tests done in connection with that consultation. Aetna must receive a written report on the second opinion consultation.  

**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| Acupuncture Expense | **Covered Medical Expenses** include Acupuncture treatment including the following:  
| | • Adult postoperative and chemotherapy nausea and vomiting  
| | • Nausea of pregnancy  
| | • Postoperative dental pain  
| | • Fibromyalgia/myofacial pain  
| | • Chronic low back pain secondary to osteoarthritis.  
| | The acupuncture must be administered by a health care provider, who is a legally qualified physician, practicing within the scope of their license.  
| | Benefits are payable as follows:  
| | **USC Designated Care:** 80% of the Negotiated Charge.  
| | **Preferred Care:** 80% of the Negotiated Charge.  
| | **Non-Preferred Care:** 50% of the Recognized Charge.  
| | Benefits are limited to a maximum of $500 per Policy Year.  
| Acupuncture in Lieu of Anesthesia Expense | **Covered Medical Expenses** include acupuncture therapy, when acupuncture is used in lieu of other anesthesia, for a surgical or dental procedure covered under this Plan.  
| | The acupuncture must be administered by a health care provider who is a legally qualified physician, practicing within the scope of their license.  
| | **Covered Medical Expenses** are payable on the same basis as any other Sickness.  
| Dermatological Expense | Benefits include charges for the diagnosis and treatment of skin disorders, excluding laboratory fees. Related laboratory expenses are covered under the Outpatient Expense Benefit.  
| | **Covered Medical Expenses** are payable on the same basis as any other Sickness.  
| | *Covered Medical Expenses do not include cosmetic treatment and procedures.*  
| Podiatric Expense | Benefits include charges for podiatric services, provided on an outpatient basis following an injury.  
| | **Covered Medical Expenses** are payable on the same basis as any other Sickness.  
| | Expenses for routine foot care, such as trimming of corns, calluses, and nails, are **not Covered Medical Expenses**.  
| Prosthetics and Orthotics Expense | **Covered Medical Expenses** include orthotic and prosthetic devices prescribed by surgeons or doctors of podiatric medicine.  
| | Benefits are payable as follows:  
| | **USC Designated Care:** 80% of the Negotiated Charge.  
| | **Preferred Care:** 80% of the Negotiated Charge.  
| | **Non-Preferred Care:** 80% of the Recognized Charge
| Home Health Care Expense | **Covered Medical Expenses** include charges incurred by a covered person for home health care services made by a home health agency pursuant to a home health care plan, but only if:

- The services are furnished by, or under arrangements made by, a licensed home health agency
- The services are given under a home care plan. This Plan must be established pursuant to the written order of a physician, and the physician must renew that plan every 60 days. Such physician must certify that the proper treatment of the condition would require inpatient confinement in a hospital or skilled nursing facility if the services and supplies were not provided under the home health care plan. The physician must examine the covered person at least once a month
- Except as specifically provided in the home health care services, the services are delivered in the patient's place of residence on a part-time, intermittent visiting basis while the patient is confined

The care starts within 7 days after discharge from a hospital as an inpatient, and
The care is for the same condition that caused the hospital confinement, or one related to it.

**Home Health Care Services**

- Part-time or intermittent nursing care by: a registered nurse (R.N.), a licensed Practical nurse (L.P.N.), or under the supervision of an R.N. if the services of an R.N. are not available,
- Part time or intermittent home health aide services, that consist primarily of care of a medical or therapeutic nature by other than an R.N.,
- Physical, occupational, speech therapy, or respiratory therapy,
- Medical supplies, drugs and medicines, and laboratory services. However, these items are covered only to the extent they would be covered if the patient was confined to a hospital,
- Medical social services by licensed or trained social workers,
- Nutritional counseling.

**Covered Medical Expenses** will not include: 1) services by a person who resides in the covered person's home, or is a member of the covered person's immediate family, 2) homemaker or housekeeper services, 3) maintenance therapy, 4) dialysis treatment, 5) purchase or rental of dialysis equipment, or 6) food or home delivered services.

A visit means a maximum of 4 continuous hours of home health service.

**Home Health Care** Expense benefits are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge

Benefits are limited to a maximum of 100 visits per Policy Year.

| Transfusion or Dialysis of Blood Expense | Benefits include charges for the transfusion or dialysis of blood, including the cost of: whole blood, blood components, and the administration thereof.

Covered Medical Expenses are payable on the same basis as any other Sickness.

| Hospice Expense | Benefits include charges for hospice care provided for a terminally ill covered person during a hospice benefit period.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 80% of the Recognized Charge

Benefits are limited to $4,000 per Policy Year, 15 visits available for Family Bereavement Counseling within 6 months. |
<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Licensed Nurse Expense</td>
<td><strong>Covered Medical Expenses</strong> include charges incurred by a covered person who is confined in a hospital as a resident bed-patient, and requires the services of a registered nurse or licensed practical nurse.</td>
</tr>
<tr>
<td>Covered Expenses for a Licensed Nurse are covered as follows:</td>
<td><strong>USC Designated Care:</strong> 90% of the Negotiated Charge. <strong>Preferred Care:</strong> 80% of the Negotiated Charge. <strong>Non-Preferred Care:</strong> 50% of the Recognized Charge</td>
</tr>
</tbody>
</table>
| Skilled Nursing Facility Expense        | **Covered Medical Expenses** include charges incurred by a covered person for confinement in a skilled nursing facility for treatment rendered:  
  - in lieu of confinement in a hospital as a full time inpatient, or  
  - Within 24 hours following a hospital confinement and for the same or related cause(s) as such hospital confinement.                                                                                                                                                                                                                                                                               |
| Covered Medical Expenses are payable as follows: | **USC Designated Care:** 80% of the Negotiated Charge for the semi-private room rate. **Preferred Care:** 80% of the Negotiated Charge for the semi-private room rate. **Non-Preferred Care:** 50% of the Recognized Charge for the semi-private room rate.                                                                                                                                                                                                                      |
| Rehabilitation Facility Expense         | **Covered Medical Expenses** include charges incurred by a covered person for confinement as a full time inpatient in a rehabilitation facility. Confinement in the rehabilitation facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of hospital or skilled nursing facility confinement.                                                                                                                                                                                                                       |
| Covered Medical Expenses for Rehabilitation Facility Expense are covered as follows: | **USC Designated Care:** 90% of the Negotiated Charge for the semi-private room rate. **Preferred Care:** 80% of the Negotiated Charge for the semi-private room rate. **Non-Preferred Care:** 50% of the Recognized Charge for the semi-private room rate.                                                                                                                                                                                                                      |
| AIDS Vaccine Expense                    | **Covered Medical Expenses** include charges incurred by a **covered person** for the materials for the administration of an appropriate and **medically necessary** AIDS vaccine that has been approved by the federal Food and Drug Administration and is recommended by the United States Public Health Service.                                                                                                                                                                                                 |
| Covered Medical Expenses are payable as follows: | **USC Designated Care:** 100% of the Negotiated Charge. **Preferred Care:** 100% of the Negotiated Charge. **Non-Preferred Care:** 50% of the Recognized Charge. **Covered Medical Expenses do not** include clinical trials relating to an AIDS vaccine or for any AIDS vaccine that has been approved by the federal Food and Drug Administration in the form of an investigational new drug application. |
| HIV Testing                             | **Covered Medical Expenses** include HIV testing including testing related to primary diagnosis. Covered Medical Expenses are payable on the same basis as any other Sickness.                                                                                                                                                                                                                                                                            |
| Clinical Trial Expense | **Covered Medical Expenses** include the necessary and routine patient care, physician and facility charges incurred by a covered person who is enrolled in a Phase I, Phase II, Phase III or Phase IV Clinical Trial study.  
*Please see the definition of Clinical Trials on page 84 for more detailed information on this benefit.*  
Charges for Covered Medical Expenses incurred by a covered person for the treatment that is (1) provided in the clinical trial and that is (2) a result of unintended medical complications caused by the treatment provided in the clinical trial are payable on the same basis as any disease or illness covered under this Plan.  
- Any care provided in the clinical trial must be for services that are considered Covered Medical Expenses under this Plan. They must be consistent with all of the terms and conditions of this Plan including but not limited to:  
- Aetna’s Clinical Guidelines and Utilization Review criteria, and  
- Quality Assurance program.  
**Not covered** are:  
- costs of data collection and record-keeping that would not be required but for the clinical trial, and  
- any services to clinical trial participants needed solely to satisfy data collection needs of the clinical trial (ex. protocol-induced costs), and  
- Services and supplies provided “free of charge” by the trial sponsor to the covered person.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| Osteoporosis Expense | **Covered Medical Expenses** include services related to diagnosis, treatment, and appropriate management of osteoporosis.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| Telemedicine Expense | **Covered Medical Expenses** includes coverage for telemedicine when services are rendered by a health care provider without person-to-person contact with the provider.  
“Telemedicine” means the practice of health care delivery, diagnosis, consultation, treatment, transfer of medical data, and education using interactive audio, video, or data communications. Neither a telephone conversation nor an electronic mail message between a health care practitioner and patient constitutes “telemedicine.”  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| Transgender Related Expense | **Covered Medical Expenses** include charges incurred by a covered person for surgery, mental health, prescription drugs and other related services that are **Covered Medical Expenses** under this plan.  
Benefits are payable for **Covered Medical Expenses** are payable on the same basis as any other Sickness.  
**Covered Medical Expenses** for surgery are limited to a maximum of **$50,000 per Lifetime.** |

*Benefit descriptions have been added to this brochure to help illustrate new Health Care Reform (HCR) requirements. HCR requirements are currently being filed for support in individual states and will appear in policy contracts and certificates of coverage once approved.*
SUMMARY OF BENEFITS CHART – SATELLITE CAMPUS STUDENT MEDICAL PLAN

Subject to the terms of the Policy, benefits are available for you only for the coverages listed below, and only up to the maximum amounts shown. Please refer to the Policy for a complete description of the benefits available.

<table>
<thead>
<tr>
<th>DEDUCTIBLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>The following Deductibles are applied before <strong>Covered Medical Expenses</strong> are payable:</td>
</tr>
<tr>
<td><strong>USC Designated Care and Preferred Care:</strong></td>
</tr>
<tr>
<td>Student: <strong>$350</strong> per Policy Year.</td>
</tr>
<tr>
<td><strong>Non-Preferred Care:</strong></td>
</tr>
<tr>
<td>Student: <strong>$700</strong> per Policy Year.</td>
</tr>
</tbody>
</table>

**NOTE:** The above deductibles will be waived for USC DESIGNATED CARE only for the following benefits:
- Physician Office Visit
- Walk-in Clinic Visit Expense
- Consultant or Specialist Expense
- Immunization Expense
- Urgent Care Expenses

**NOTE:** The above deductibles will be waived for USC DESIGNATED CARE and PREFERRED CARE for the following benefits:
- Physical Therapy Expense
- Occupational Therapy Expense
- Chiropractic Expense
- Outpatient Mental Health Expense

**Waiver of Annual Deductible**
In compliance with Federal Health Care Reform legislation, the Annual Deductible is waived for Preferred Care **Covered Medical Expenses** (refer to specific benefit types for list of services) rendered as part of the following benefit types:
- Routine Physical Exam Expense (Office Visits), Pap Smear Screening Expense, Mammogram Expense, Routine Screening for Sexually Transmitted Disease Expense, Routine Colorectal Cancer Screening, Routine Prostate Cancer Screening Expense, Well Woman Preventive Visits (Office Visits), Screening & Counseling Services (Office Visits as illustrated under the Routine Physical Exam benefit type), Routine Cancer Screenings (Outpatient), Prenatal Care (Office Visits), Comprehensive Lactation Support and Counseling Services (Facility or Office Visits), Breast Pumps & Supplies, Family Contraceptive Counseling Services (Office Visits), Female Voluntary Sterilization (Inpatient and Outpatient)

The Policy Year **Deductible** is not applicable to the following covered expenses:
- Female Generic Contraceptive Devices
- Female Generic Contraceptive Prescription Drugs
- Female Over-the-Counter Contraceptive Methods

**COINSURANCE** **Covered Medical Expenses** are payable at the coinsurance percentage specified below, after any applicable deductible, up to a maximum benefit of **$750,000** per Policy Year.

**OUT-OF-POCKET MAXIMUMS**
Once the Individual **Out-of-Pocket Limit** has been satisfied, **Covered Medical Expenses** will be payable at **100%** for the remainder of the Policy Year, up to any benefit maximum that may apply. Annual deductibles and coinsurance applies to the **Out-of-Pocket Limit**.

**USC Designated Care and Preferred Care:** **$3,500** per Policy Year.
**Non-Preferred Care:** **$7,000** per Policy Year.
All coverage is based on Recognized Charges unless otherwise specified.

<table>
<thead>
<tr>
<th>Inpatient Hospitalization Benefits</th>
<th>Covered Medical Expenses are payable as follows:</th>
</tr>
</thead>
</table>
| Room and Board Expense           | **USC Designated Care:** 90% of the Negotiated Charge for a semi-private room.  
                                    **Preferred Care:** 90% of the Negotiated Charge for a semi-private room.  
                                    **Non-Preferred Care:** 50% of the Recognized Charge for a semi-private room. |
| Intensive Care Room and Board Expense | **USC Designated Care:** 90% of the Negotiated Charge for a semi-private room.  
                                      **Preferred Care:** 90% of the Negotiated Charge for a semi-private room.  
                                      **Non-Preferred Care:** 50% of the Recognized Charge for a semi-private room. |
| Miscellaneous Hospital Expense   | **USC Designated Care:** 90% of the Negotiated Charge.  
                                    **Preferred Care:** 90% of the Negotiated Charge.  
                                    **Non-Preferred Care:** 50% of the Recognized Charge.  
                                    "Miscellaneous Hospital Expense" includes; among others; expenses incurred during a hospital confinement for: anesthesia and operating room; laboratory tests and x-rays; oxygen tent; and drugs; medicines; and dressings. |
| Non-Surgical Physicians Visit Expense | **USC Designated Care:** 90% of the Negotiated Charge.  
                                         **Preferred Care:** 90% of the Negotiated Charge.  
                                         **Non-Preferred Care:** 50% of the Recognized Charge. |

### Surgical Expense - Inpatient

<table>
<thead>
<tr>
<th>Surgical Expense</th>
<th>Covered Medical Expenses for charges for surgical services, performed by a Physician, are payable as follows:</th>
</tr>
</thead>
</table>
| Surgical Expense | **USC Designated Care:** 90% of the Negotiated Charge.  
                          **Preferred Care:** 90% of the Negotiated Charge.  
                          **Non-Preferred Care:** 50% of the Recognized Charge. |
| Anesthesia Expense | **USC Designated Care:** 90% of the Negotiated Charge.  
                                    **Preferred Care:** 90% of the Negotiated Charge.  
                                    **Non-Preferred Care:** 50% of the Recognized Charge. |
| Assistant Surgeon Expense | **USC Designated Care:** 90% of the Negotiated Charge.  
                                                **Preferred Care:** 90% of the Negotiated Charge.  
                                                **Non-Preferred Care:** 50% of the Recognized Charge. |
<table>
<thead>
<tr>
<th><strong>Surgical Expense - Outpatient</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Surgical Expense</strong></td>
<td><strong>Covered Medical Expenses</strong> for charges for surgical services, performed by a Physician, are payable as follows:</td>
</tr>
<tr>
<td></td>
<td><strong>USC Designated Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care:</strong> 50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Anesthesia Expense</strong></th>
<th><strong>Covered Medical Expenses</strong> for the charges of anesthesia, during a surgical procedure, are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>USC Designated Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care:</strong> 50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Assistant Surgeon Expense</strong></th>
<th><strong>Covered Medical Expenses</strong> for the charges of an assistant surgeon, during a surgical procedure, are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>USC Designated Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care:</strong> 50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Ambulatory Surgical Expense</strong></th>
<th>Benefits are payable for <strong>Covered Medical Expenses</strong> incurred by a covered person for expenses incurred for outpatient surgery performed in a hospital outpatient surgery department or in an ambulatory surgical center. Covered Medical Expenses must be incurred on the day of the surgery or within 48 hours after the surgery. <strong>Covered Medical Expenses</strong> are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>USC Designated Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care:</strong> 50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Outpatient Benefits</strong></th>
<th><strong>Covered Medical Expenses</strong> include but are not limited to: Physician’s office visits, hospital or outpatient department or emergency room visits, durable medical equipment, clinical lab, or radiological facility.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospital Outpatient Department Expense</strong></td>
<td><strong>Covered Medical Expenses</strong> includes treatment rendered in a Hospital Outpatient Department. <strong>Covered Medical Expenses</strong> do not include Emergency Room/Urgent Care Treatment, Walk-in Clinic, Therapy Expenses, Chemotherapy and Radiation, and outpatient surgical services, including physician, anesthesia and facility charges, which are covered as outlined under the individual benefit types listed in this schedule of benefits. <strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td><strong>USC Designated Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Care:</strong> 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care:</strong> 50% of the Recognized Charge</td>
</tr>
</tbody>
</table>
| Walk-In Clinic Visit Expense | **Covered Medical Expenses** include services rendered in a walk-in clinic. **Covered Medical Expenses** are payable as follows:  
   USC Designated Care: 90% of the Negotiated Charge.  
   Preferred Care: 90% of the Negotiated Charge.  
   Non-Preferred Care: 50% of the Recognized Charge |
|-----------------------------|--------------------------------------------------------------------------------------------------|
| Emergency Room Visit Expense | **Covered Medical Expenses** incurred for treatment of an Emergency Medical Condition are payable as follows:  
   Preferred Care: 90% of the Negotiated Charge.  
   Non-Preferred Care: 90% of the Recognized Charge  
   **Important Note:**  
   Please note that as Non-Preferred Care Providers do not have a contract with Aetna, the provider may not accept payment of your cost share (your deductible and coinsurance) as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this Plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. Please send Aetna the bill at the address listed on the back of your member ID card and Aetna will resolve any payment dispute with the provider over that amount. Make sure your member ID number is on the bill. |
| Urgent Care Expenses | Benefits include charges for treatment by an urgent care provider.  
   *Please note: A covered person should not seek medical care or treatment from an urgent care provider if their illness, injury, or condition, is an emergency condition. The covered person should go directly to the emergency room of a hospital or call 911 for ambulance and medical assistance.*  
   **Urgent Care**  
   Benefits include charges for an urgent care provider to evaluate and treat an urgent condition.  
   **Covered Medical Expenses** for urgent care treatment are payable as follows:  
   USC Designated Care: 90% of the Negotiated Charge.  
   Preferred Care: 90% of the Negotiated Charge.  
   Non-Preferred Care: 50% of the Recognized Charge.  
   **No benefit will be paid under any other part of this Plan for charges made by an urgent care provider to treat a non-urgent condition.** |
| Ambulance Expense | **Covered Medical Expenses** are payable for the services of a professional ambulance to or from a hospital, when required due to the emergency nature of a covered Accident or Sickness.  
   **Covered Medical Expenses** are payable as follows:  
   Preferred Care: 90% of the Negotiated Charge  
   Non-Preferred Care: 90% of the Recognized Charge |
| Pre-Admission Testing Expense | **Covered Medical Expenses** for Pre-Admission testing charges while an outpatient before scheduled surgery are payable on the same basis as any other Sickness. |
| Physician’s Office Visits Expense | **Covered Medical Expenses** are payable as follows:  
USC Designated Care: 90% of the Negotiated Charge.  
Preferred Care: 90% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge.  
This benefit includes visits to specialists. |
| Laboratory and X-Ray Expense | **Covered Medical Expenses** are payable as follows:  
USC Designated Care: 90% of the Negotiated Charge.  
Preferred Care: 90% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge.  

| High Cost Procedures Expense | **Covered Medical Expenses** include charges incurred by a covered person are payable as follows:  
Covered Medical Expenses include charges incurred by a covered person for High Cost Procedures that are required as a result of injury or sickness. Expenses for High Cost Procedures; which must be provided on an outpatient basis; may be incurred in the following:  
- A physician’s office; or  
- Hospital outpatient department; or emergency room; or  
- Clinical laboratory; or  
- Radiological facility; or other similar facility; licensed by the applicable state; or the state in which the facility is located.  
**Covered Medical Expenses** for High Cost Procedures include charges for the following procedures and services:  
- C.A.T. Scan;  
- Magnetic Resonance Imaging; and  
- Contrast Materials for these tests.  
**Covered Medical Expenses** are payable as follows:  
USC Designated Care: 90% of the Negotiated Charge.  
Preferred Care: 90% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge.  

| Therapy Expense | **Covered Medical Expenses** include charges incurred by a covered person for the following types of therapy provided on an outpatient basis:  
- Physical Therapy,  
- Chiropractic Care,  
- Speech Therapy,  
- Inhalation Therapy,  
- Cardiac Rehabilitation, or  
- Occupational Therapy.  
Expenses for Chiropractic Care are **Covered Medical Expenses**, if such care is related to neuromusculoskeletal conditions and conditions arising from: the lack of normal nerve, muscle, and/or joint function.  
Expenses for Speech and Occupational Therapies are **Covered Medical Expenses**, only if such therapies are a result of injury or sickness. |
### Covered Medical Expenses (continued)

**Therapy Expense**

Covered Medical Expenses are payable as follows:

- **USC Designated Care**: After a $15 copay per visit, 100% of the Negotiated Charge.
- **Preferred Care**: After a $15 copay per visit, 100% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

Benefits are limited to a maximum of 26 visits per Policy Year combined for Physical and Occupational therapy and Chiropractic Care. An additional 26 visits will be available for Post-Surgical Physical Therapy.

Covered Medical Expenses for chemotherapy, including anti-nausea drugs used in conjunction with the chemotherapy, radiation therapy, tests and procedures, physiotherapy (for rehabilitation only after a surgery), and expenses incurred at a radiological facility. Covered medical expenses also include expenses for the administration of chemotherapy and visits by a health care professional to administer the chemotherapy.

Benefits for these types of therapies are payable for Covered Medical Expenses, on the same basis as any other sickness.

### Covered Medical Expenses

**Durable Medical and Surgical Equipment**

Covered Medical Expenses are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

**Breast Feeding Durable Medical Equipment**

Coverage includes the rental or purchase of breast feeding durable medical equipment for the purpose of lactation support (pumping and storage of breast milk) as follows.

- **USC Designated Care**: 100% of the Negotiated Charge.
- **Preferred Care**: 100% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

**Breast Pump**

Covered expenses include the following:

- The rental of a hospital-grade electric pump for a newborn child when the newborn child is confined in a hospital.
- The purchase of:
  - an electric breast pump (non-hospital grade), if requested within 60 days from the date of the birth of the child. A purchase will be covered once every five years following the date of the birth; or
  - a manual breast pump, if requested within 6-12 months from the date of the birth of the child. A purchase will be covered once every five years following the date of the birth.
- If an electric breast pump was purchased within the previous one period, the purchase of an electric or manual breast pump will not be covered until a five year period has elapsed from the last purchase of an electric pump.

**Breast Pump Supplies**

Coverage for the purchase of breast pump equipment is limited to only one purchase per pregnancy in any year where a covered female would not qualify for the purchase of a new pump.

Coverage for the purchase of breast pump equipment is limited to one item of equipment, for the same or similar purpose, and the accessories and supplies needed to operate the item. The covered person is responsible for the entire cost of any additional pieces of the same or similar equipment that he or she purchases or rents for personal convenience or mobility.
| **Durable Medical and Surgical Equipment Expense** (continued) | **Actna** reserves the right to limit the payment of charges up to the most cost efficient and least restrictive level of service or item which can be safely and effectively provided. The decision to rent or purchase is at the discretion of **Actna**.

**Limitations:**
Unless specified above, not covered under this benefit are charges incurred for:
- Services which are covered to any extent under any other part of this Plan. |

| **Prosthetic Devices Expense** | Benefits include charges for: artificial limbs, or eyes, and other non-dental prosthetic devices, as a result of an accident or sickness. Wigs required as a result of chemo or radiation therapy.

**Covered Medical Expenses** do not include: eye exams, eyeglasses, vision aids, hearing aids, communication aids, and orthopedic shoes, foot orthotics, or other devices to support the feet, unless necessary to prevent diabetes.

**Covered Medical expenses** are payable as follows:
- USC Designated Care: 80% of the Negotiated Charge.
- Preferred Care: 80% of the Negotiated Charge.
- Non-Preferred Care: 80% of the Recognized Charge

Benefits will include prosthetic devices to restore a method of speaking for laryngectomy patients. |

| **Physical Therapy Expense** | **Covered Medical Expenses** for physical therapy are payable as follows when provided by a licensed physical therapist:

- USC Designated Care: After a $15 copay per visit, 100% of the Negotiated Charge.
- Preferred Care: After a $15 copay per visit, 100% of the Negotiated Charge.
- Non-Preferred Care: 50% of the Recognized Charge

Benefits are limited to a maximum of 26 visits per Policy Year combined for Physical and Occupational therapy and Chiropractic Care. An additional 26 visits will be available for Post-Surgical Physical Therapy. |

| **Dental Injury Expense** | **Covered Medical Expenses** include dental work, surgery, and orthodontic treatment needed to remove, repair, replace, restore, or reposition:

- Natural teeth damaged, lost, or removed, or
- Other body tissues of the mouth fractured or cut due to injury. The accident causing the injury must occur while the person is covered under this Plan.
- Non-surgical treatment of infections or diseases. This does not include those of, or related to, the teeth.

Any such teeth must have been:
- Free from decay, or
- In good repair, and
- Firmly attached to the jawbone at the time of the injury.

The treatment must be done in the calendar year of the accident or the next one.

If:
- Crowns (caps), or
- Dentures (false teeth), or
- Bridgework, or
- In-mouth appliances,
- are installed due to such injury, |
<table>
<thead>
<tr>
<th>Dental Injury Expense (continued)</th>
<th><strong>Covered Medical Expenses</strong> include only charges for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• The first denture or fixed bridgework to replace lost teeth,</td>
</tr>
<tr>
<td></td>
<td>• The first crown needed to repair each damaged tooth, and</td>
</tr>
<tr>
<td></td>
<td>• An in-mouth appliance used in the first course of orthodontic treatment after the injury.</td>
</tr>
<tr>
<td></td>
<td>Surgery needed to:</td>
</tr>
<tr>
<td></td>
<td>• Treat a fracture, dislocation, or wound.</td>
</tr>
<tr>
<td></td>
<td>• Cut out cysts, tumors, or other diseased tissues.</td>
</tr>
<tr>
<td></td>
<td>• Alter the jaw, jaw joints, or bite relationships by a cutting procedure when appliance therapy alone cannot result in functional improvement.</td>
</tr>
</tbody>
</table>

**Covered Medical Expenses** are payable as follows:

**90% of the Actual Charge**

Benefits are limited to within 12 months of a covered accident.

IMPORTANT: If you opt to receive dental services that are not covered services under this policy, a participating dental provider may charge you his or her usual and customary rate for those services.

Prior to providing a patient with dental services that are not a covered benefit, the dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information about dental coverage options, you may call Aetna Student Health at **(877) 626-2299**. To fully understand your coverage, you may contact the wish to carefully review the master policy document.

<table>
<thead>
<tr>
<th>Dental Anesthesia Expense</th>
<th><strong>Covered Medical Expenses</strong> include anesthesia and associated facility charges for dental procedures rendered in a hospital or surgery center when medically necessary due to the underlying medical condition of the insured regardless of age or for the following insureds:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Enrollees who are under seven (7) years of age or</td>
</tr>
<tr>
<td></td>
<td>• Enrollees who are developmentally disabled regardless of age.</td>
</tr>
</tbody>
</table>

**Covered Medical Expenses** payable on the same basis as any other Sickness.

<table>
<thead>
<tr>
<th>Allergy Testing and Treatment Expense</th>
<th>Benefits include charges incurred for diagnostic testing and treatment of allergies and immunology services.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> include, but are not limited to, charges for the following:</td>
</tr>
<tr>
<td></td>
<td>• laboratory tests,</td>
</tr>
<tr>
<td></td>
<td>• physician office visits, including visits to administer injections,</td>
</tr>
<tr>
<td></td>
<td>• prescribed medications for testing and treatment of the allergy, including any equipment used in the administration of prescribed medication, and</td>
</tr>
<tr>
<td></td>
<td>• other medically necessary supplies and services.</td>
</tr>
</tbody>
</table>

**Covered Medical Expenses** are payable on the same basis as any other Sickness.
### Diagnostic Testing for Learning Disabilities Expense

**Covered Medical Expenses** for diagnostic testing for:

- attention deficit disorder, or
- attention deficit hyperactive disorder.

are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 90% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

Once a covered person has been diagnosed with one of these conditions, medical treatment will be payable as detailed under the outpatient Treatment of Mental and Nervous Disorders portion of This Plan.

### Routine Physical Exam Expense

Benefits include expenses for a routine physical exam performed by a physician. If charges for a routine physical exam given to a child who is a covered dependent are covered under any other benefit section, those charges will not be covered under this section.

A routine physical exam is a medical exam given by a physician, for a reason other than to diagnose or treat a suspected or identified injury or sickness. Included as a part of the exam are:

- Routine vision and hearing screenings given as part of the routine physical exam.
- X-rays, lab, and other tests given in connection with the exam, and
- Materials for the administration of immunizations for infectious disease and testing for tuberculosis.

**USC Designated Care:** 100% of the Negotiated Charge.
- **Preferred Care:** 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

In addition to any state regulations or guidelines regarding mandated Routine Physical Exam services, **Covered Medical Expenses** include services rendered in conjunction with,

- Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force.
- For females, screenings and counseling services as provided for in the comprehensive guidelines recommended by the Health Resources and Services Administration. These services may include but are not limited to:
  - Screening and counseling services, such as:
    - Interpersonal and domestic violence;
    - Sexually transmitted diseases*; and
    - Human Immune Deficiency Virus (HIV) infections.
    - Screening for gestational diabetes.
    - High risk Human Papillomavirus (HPV) DNA testing for women age 18 and older and limited to once every three years.

  *Sexually transmitted disease counseling expense is limited to two counseling visits per Policy Year.

- X-rays, lab and other tests given in connection with the exam.
- Immunizations for infectious diseases and the materials for administration of immunizations that have been recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- If the plan includes dependent coverage, for covered newborns, an initial **hospital** check up.
Routine Physical Exam Expense (continued)

For all exams given to a covered student, Covered Medical Expenses will not include Charges for more than:

- One exam in 12 months in a row.

Important Note:
For details on the frequency and age limits that apply to Routine Physical Exams and Routine Cancer Screenings, a covered person may contact his or her physician or Member Services by logging onto the Aetna website www.aetna.com or calling the toll-free number on the back of the ID card.

Screening and Counseling Services:

Covered Medical Expenses include charges made by a physician in an individual or group setting for the following:

Depression Screening

- This service is limited to once per year.

Obesity
Screening and counseling services to aid in weight reduction due to obesity. Coverage includes:
- Preventive counseling visits and/or risk factor reduction intervention;
- Medical nutrition therapy;
- Nutritional counseling; and
- Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease.

Services in this category are subject to a combined limit of 26 individual or group visits by any recognized provider per Policy Year. The 10 Healthy Diet Counseling visits will be counted toward the total number of visits allowed for Obesity counseling.

Misuse of Alcohol and/or Drugs
Screening and counseling services to aid in the prevention or reduction of the use of an alcohol agent or controlled substance. Coverage includes preventive counseling visits, risk factor reduction intervention and a structured assessment.

Services in this category are subject to a combined limit of 5 individual or group visits by any recognized provider per Policy Year.

Use of Tobacco Products
Screening and counseling services to aid a covered person to stop the use of tobacco products.

Coverage includes:
- Preventive counseling visits;
- Treatment visits; and
- Class visits;
to aid a covered person to stop the use of tobacco products.

Tobacco product means a substance containing tobacco or nicotine including:
- cigarettes;
- cigars;
- smoking tobacco;
- snuff;
- smokeless tobacco; and
- candy-like products that contain tobacco.
<table>
<thead>
<tr>
<th>Routine Physical Exam Expense (continued)</th>
<th>Limitations: Unless specified above, not covered under this Screening and Counseling Services benefit are charges incurred for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Services which are covered to any extent under any other part of this Plan</td>
</tr>
<tr>
<td></td>
<td>Services in this category are subject to a combined limit of 8 individual or group visits by any recognized provider per Policy Year.</td>
</tr>
<tr>
<td></td>
<td><strong>Screening and Counseling Services are payable as follows:</strong></td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: 100% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 100% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Immunizations Expense</th>
<th>Covered Medical Expenses include:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Charges incurred by a covered student for the materials for the administration of appropriate and medically necessary immunizations, and testing for tuberculosis.</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: 100% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 100% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Consultant Expense</th>
<th>Covered Medical Expenses include the expenses for the services of a consultant. The services must be requested by the attending physician for the purpose of confirming or determining a diagnosis.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mental Health Benefits</th>
<th>Covered Medical Expenses for the diagnosis and medically necessary inpatient treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child are payable on the same basis as any other Sickness.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

| Clinical Review Services for Minors     | If clinical review services, as required by the California Welfare and Institution Code, are provided for a covered person who is a minor and who is confined in as a full-time inpatient in a private mental health facility on the consent of his parent or guardian, the following charges will be included as Covered Medical Expenses: |

---
| Severe Mental Illness of persons of any age and Serious Emotional Disturbances of a Child Inpatient Expense (continued) | • Charges for the clinical review services to the extent such services are required by the California Welfare and Institution code,  
• Charges, if any, for services of an interpreter, and  
• Charges, if any, for services of patients' rights advocate. |
|---|---|
| **Severe Mental Illness of persons of any age and Serious Emotional Disturbances of a Child Outpatient Expense** | **Covered Medical Expenses** for the diagnosis and medically necessary outpatient treatment, including prescription drugs, of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child are payable on the same basis as any other sickness.  

**USC Designated Care:** 90% of the Negotiated Charge.  
**Preferred Care:** 90% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.  

**Please note:** The annual deductible is waived for Outpatient Mental Health. |
| **Mental and Nervous Disorders Inpatient Expense** | **Covered Medical Expenses**, other than those for severe mental illness and/or serious emotional disturbances of a child, include charges incurred by a covered person while confined as a full-time inpatient in a hospital or residential treatment facility for the treatment of mental and nervous disorders, are payable as follows:  

**USC Designated Care:** 90% of the Negotiated Charge.  
**Preferred Care:** 90% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.  

**Covered Medical Expenses** also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.  

Benefits are limited to a maximum of 30 days per Policy Year.  

**Clinical Review Services for Minors**  
If clinical review services, as required by the California Welfare and Institution Code, are provided for a covered person who is a minor and who is confined in as a full-time inpatient in a private mental health facility on the consent of his parent or guardian, the following charges will be included as Covered Medical Expenses:  

• Charges for the clinical review services to the extent such services are required by the California Welfare and Institution code,  
• charges, if any, for services of an interpreter, and  
• Charges, if any, for services of patients' rights advocate. |
| Mental and Nervous Disorders | **Covered Medical Expenses**, other than those for severe mental illness and/or serious emotional disturbances of a child, include charges for treatment of mental and nervous disorders while the covered person is not confined as a full-time inpatient in a hospital.

Benefits are payable as follows:

USC Designated Care: 90% of the Negotiated Charge.
Preferred Care: 90% of the Negotiated Charge.
Non-Preferred Care: 50% of the Recognized Charge.

Benefits are limited to a maximum of 25 visits per Policy Year.

Charges for marriage and family therapies are not **Covered Medical Expenses**.

**Please note:** The annual deductible is waived for Outpatient Mental Health. |
| --- |
| Alcoholism and Drug Addiction Treatment | **Covered Medical Expenses** include expenses incurred while confined as a full-time inpatient in a hospital or a facility established primarily for the treatment of alcoholism and drug addiction.

Benefits are payable as follows:

USC Designated Care: 90% of the Negotiated Charge.
Preferred Care: 90% of the Negotiated Charge.
Non-Preferred Care: 50% of the Recognized Charge.

Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.

Benefits are limited to a maximum of 30 days per Policy Year. |
| Inpatient Expense | **Covered Medical Expenses** include charges for treatment of alcohol and drug addiction, while the covered person is not confined as a full-time inpatient in a hospital.

**Covered Medical Expenses** are payable as follows:

USC Designated Care: 90% of the Negotiated Charge.
Preferred Care: 90% of the Negotiated Charge.
Non-Preferred Care: 50% of the Recognized Charge. |
| Outpatient Expense | **Covered Medical Expenses** include treatment of nicotine use. Treatment may take place in facilities licensed to provide alcoholism or chemical dependency services.

Covered Medical Expenses are payable on the same basis as any other Sickness. |
| Maternity Benefits | Covered Medical Expenses include inpatient care of the covered person and any newborn child for a minimum of 48 hours after a vaginal delivery and for a minimum of 96 hours after a cesarean delivery.

Any decision to shorten such minimum coverages shall be made by the attending Physician, in consultation with the mother. In such cases, covered medical expenses may include home visits, parent education, and assistance and training in breast or bottle-feeding.

Maternity Expenses, and Complications of Pregnancy are payable on the same basis as any other Sickness.

**Prenatal Care**

Prenatal care will be covered for services received by a pregnant female in a physician's, obstetrician's, or gynecologist's office but only to the extent described below.

Coverage for prenatal care under this benefit is limited to pregnancy-related physician office visits including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure and fetal heart rate check).

**Comprehensive Lactation Support and Counseling Services**

Covered Medical Expenses will include comprehensive lactation support (assistance and training in breast feeding) and counseling services provided to females during pregnancy and in the post partum period by a certified lactation support provider. The "post partum period" means the 60 day period directly following the child's date of birth. Covered expenses incurred during the post partum period also include the rental or purchase of breast feeding equipment as described below.

Lactation support and lactation counseling services are covered expenses when provided in either a group or individual setting.

**Covered Medical Expenses** for Prenatal Care and Comprehensive Lactation Support and Counseling Services are payable as follows:

- **USC Designated Care:** 100% of the Negotiated Charge.
- **Preferred Care:** 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge

| Well Newborn Nursery Care Expense | Benefits include charges for routine care of a covered person’s newborn child as follows:

- Hospital charges for routine nursery care during the mother’s confinement, but for not more than four days,
- Physician’s charges for circumcision, and
- Physician’s charges for visits to the newborn child in the hospital and consultations, but for not more than 1 visit per day.

**Covered Medical Expenses** are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 90% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge. |
<table>
<thead>
<tr>
<th><strong>Additional Benefits</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Prescribed Medicine Expense</strong></td>
<td>After a $50 Deductible per Policy Year, Prescription Drug Benefits* are payable as follows:</td>
</tr>
<tr>
<td></td>
<td><strong>Preferred Care Pharmacy:</strong> 100% of the Negotiated Charge, following a 10% copay with a minimum of $15 for each <strong>Generic Prescription Drug</strong>, 100% of the Negotiated Charge, following a 10% copay with a minimum of $25 for each <strong>Brand Name Prescription Drug</strong>.</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Preferred Care Pharmacy:</strong> 100% of the Recognized Charge, following a 10% copay with a minimum of $15 for each <strong>Generic Prescription Drug</strong>, 100% of the Recognized Charge, following a 10% copay with a minimum of $25 for each <strong>Brand Name Prescription Drug</strong>.</td>
</tr>
<tr>
<td></td>
<td>This Pharmacy benefit is provided to cover Medically Necessary Prescriptions associated with a covered Sickness or Accident occurring during the Policy Year. Covered Medical Expenses also include prescription smoking cessations aids. Please use your Aetna Student Health ID card when obtaining your prescriptions.</td>
</tr>
<tr>
<td></td>
<td>Prior Authorization may be required for certain Prescription Drugs and some medications may not be covered under this Plan. For assistance and a complete list of excluded medications, or drugs requiring prior authorization, please contact Aetna Pharmacy Management at 888 RX-AETNA (available 24 hours).</td>
</tr>
<tr>
<td></td>
<td>Aetna Specialty Pharmacy provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to <a href="http://www.AetnaSpecialtyRx.com">www.AetnaSpecialtyRx.com</a>.</td>
</tr>
<tr>
<td></td>
<td>*Contraceptive Drugs and Device benefits are illustrated under the Family Planning Benefit of this Policy.</td>
</tr>
<tr>
<td><strong>Diabetic Testing Supplies Expense</strong></td>
<td><strong>Covered Medical Expenses</strong> include equipment, supplies and prescription drugs medically necessary to manage and treat diabetes.</td>
</tr>
<tr>
<td></td>
<td>• Diabetic Testing Supplies and Equipment benefits include:</td>
</tr>
<tr>
<td></td>
<td>• Blood glucose monitors and blood glucose testing strips,</td>
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<tr>
<td></td>
<td>• Blood glucose monitors designed to assist the visually impaired,</td>
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<tr>
<td></td>
<td>• Insulin pumps and all related and necessary supplies,</td>
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<tr>
<td></td>
<td>• Ketone urine test strips,</td>
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<td>• Lancets and lancet puncture devices,</td>
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<td></td>
<td>• Pen delivery systems for the administration of insulin,</td>
</tr>
<tr>
<td></td>
<td>• Podiatric devices to prevent or treat diabetes-related complications,</td>
</tr>
<tr>
<td></td>
<td>• Insulin syringes</td>
</tr>
<tr>
<td></td>
<td>• Visual aids, excluding eyewear, to assist the visually impaired with proper dosing of insulin</td>
</tr>
<tr>
<td></td>
<td>• Insulin</td>
</tr>
<tr>
<td></td>
<td>• Prescriptive medications for the treatment of diabetes</td>
</tr>
<tr>
<td></td>
<td>• Glucagon</td>
</tr>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
</tbody>
</table>
| Outpatient Diabetic Self-Management Education Program Expense | **Covered Medical Expenses** for Diabetic Daycare Self-Management Education Programs include:

Programs directed and supervised by a licensed physician who is board certified in internal medicine or pediatrics. Diabetic daycare self-management and education programs will be provided by health care professionals including, but not limited to, physicians, registered nurses, registered pharmacists, and registered dieticians who are knowledgeable about the disease process of diabetes and the treatment of diabetic patients.

As used in this section, diabetic daycare self-management education programs means instruction which will enable diabetic patients and their families to gain an understanding of the diabetic disease process, and the daily management of diabetic therapy thereby avoiding frequent hospitalizations and complications.

These programs do not include programs whose sole or primary purpose is weight reduction. **Covered Medical Expenses** are payable on the same basis as any other Sickness. |
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<tbody>
<tr>
<td>Hypodermic Needles Expense</td>
<td><strong>Covered Medical Expenses</strong> include expenses incurred by a covered person for hypodermic needles and syringes used in the treatment of diabetes. <strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
</tbody>
</table>
| Non-Prescription Enteral Formula Expense | Benefits include charges incurred by a **covered person** for non-prescription enteral formulas, for which a **physician** has issued a written order, and are for the treatment of malabsorption caused by:

- Crohn’s Disease,
- ulcerative colitis,
- gastroesophageal reflux,
- gastrointestinal motility,
- chronic intestinal pseudoobstruction, and
- inherited diseases of amino acids and organic acids.

**Covered Medical Expenses** for inherited diseases of amino acids and organic acids, will also include food products modified to be low protein. **Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge. |
| Phenylketonuria Services (PKU) | This Plan will provide coverage for expenses incurred by a **covered person** for:

- formulas, and
- Special food products for the treatment of phenylketonuria.

“Formula” means an enteral product intended for the dietary treatment of phenylketonuria under the direction of a physician.

“Special food product(s)” means a nutritional formula that is:

formulated to have less than 1 gram of protein per serving, and

Intended for the dietary treatment of an inherited metabolic disease under the direction of a physician.

**Covered expenses** are payable on the same basis as any other **illness** but are limited to the extent that the cost of necessary formulas and special food products exceeds the cost of a normal diet. |
<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Temporomandibular Joint Dysfunction Expense** | **Covered Medical Expenses** include charges incurred by a **covered person** for treatment of Temporomandibular Joint (TMJ) Dysfunction.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness.  
Benefits are limited to $1,000 per Policy Year for splint therapy and surgical expenses. |
| **Pap Smear Screening Expense** | **Covered Medical Expenses** include one routine annual Pap smear screening (or an alternative cervical cancer screening test when recommended by a physician or a health care provider), and an FDA approved human papillomavirus screening test for women age 18 and older.  
**Covered Medical Expenses** are payable as follows:  
USC Designated Care: 100% of the Negotiated Charge.  
Preferred Care: 100% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge. |
| **Mammogram Expense** | **Covered Medical Expenses** include coverage for mammograms for screening or diagnostic purposes upon referral of a nurse practitioner, certified nurse-midwife, physician assistant, or physician.  
**Covered Medical Expenses** are payable as follows:  
USC Designated Care: 100% of the Negotiated Charge.  
Preferred Care: 100% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge. |
| **Mastectomy and Breast Reconstruction Expense** | **Covered Medical Expenses** include a necessary mastectomy or lymph node dissection as well as breast reconstruction after the mastectomy for:  
- reconstruction of the breast on which a mastectomy has been performed,  
- surgery and reconstruction of the other breast to produce a symmetrical appearance,  
- prostheses,  
- treatment of physical complications of all stages of mastectomy, including lymphedemas, and  
- Reconstruction of the nipple/areolar complex following a mastectomy is covered without regard to the lapse of time between the mastectomy and the reconstruction. This is subject to the approval of the attending physician.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness.  
This coverage will be provided in consultation with the attending physician and the patient, including the length of any hospital stay for such breast cancer procedures, to be determined post-surgery.  
"Mastectomy" means the removal of all or part of the breast for medically necessary reasons, as determined by a licensed physician and surgeon. Partial removal of a breast includes, but is not limited to, lumpectomy, which includes surgical removal of the tumor with clear margins. |
| **Elective Abortion Expenses** | If, as a result of pregnancy having its inception during the Policy Year, a covered person incurs expenses in connection with an elective abortion, a benefit is payable.  
**Covered Medical Expenses** for Elective Abortion Expense are covered as follows:  
USC Designated Care: 90% of the Negotiated Charge.  
Preferred Care: 90% of the Negotiated Charge.  
Non-Preferred Care: 50% of the Recognized Charge.  
This benefit is in lieu of any other Policy benefits. |
Family Planning Expense

For females with reproductive capacity, Covered Medical Expenses include those charges incurred for services and supplies that are provided to prevent pregnancy. All contraceptive methods, services and supplies covered under this benefit must be approved by the Food and Drug Administration (FDA).

Coverage includes counseling services on contraceptive methods provided by a physician, obstetrician or gynecologist. Such counseling services are Covered Medical Expenses when provided in either a group or individual setting.

The following contraceptive methods are covered expenses under this benefit:

**Voluntary Sterilization**

Covered expenses include charges billed separately by the provider for female voluntary sterilization procedures and related services and supplies including, but not limited to, tubal ligation and sterilization implants.

Covered expenses under this Preventive Care benefit would not include charges for a voluntary sterilization procedure to the extent that the procedure was not billed separately by the provider or because it was not the primary purpose of a confinement.

**Contraceptives**

Covered expenses include charges made by a physician or pharmacy for:

- female contraceptives that are generic prescription drugs. The prescription must be submitted to the pharmacist for processing. *This contraceptives benefit covers only generic prescription drugs.*
- female contraceptive devices and related services and supplies that are generic prescription devices when prescribed in writing by a physician. *This contraceptives benefit covers only those devices that are generic prescription devices.*
- FDA-approved female over-the-counter contraceptive methods that are prescribed by your physician. The prescription must be submitted to the pharmacist for processing. These items are limited to one per day and a 30 day supply per prescription.

**Limitations:**

- Unless specified above, not covered under this benefit are charges for:
- Services which are covered to any extent under any other part of this Plan;
- Services and supplies incurred for an abortion;
- Services provided as a result of complications resulting from a voluntary sterilization procedure and related follow-up care;
- Services which are for the treatment of an identified illness or injury;
- Services that are not given by a physician or under his or her direction;
- Psychiatric, psychological, personality or emotional testing or exams;
- Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA;
- Male contraceptive methods, sterilization procedures or devices;
- The reversal of voluntary sterilization procedures, including any related follow-up care.

**Covered Medical Expenses** are payable as follows:

<table>
<thead>
<tr>
<th>Care Type</th>
<th>Percentage of Negotiated Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>100%</td>
</tr>
<tr>
<td>Preferred Care</td>
<td>100%</td>
</tr>
<tr>
<td>Non-Preferred Care</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Important note:** Brand-Name Prescription Drug or Devices will be covered at 100% of the Negotiated Charge, including waiver of Annual Deductible if a Generic Prescription Drug or Device is not available in the same therapeutic drug class or the prescriber specifies Dispense as Written.
<table>
<thead>
<tr>
<th>Topic</th>
<th>Description</th>
<th>Covered Medical Expenses</th>
</tr>
</thead>
</table>
| Chlamydia Screening Test Expense          | Benefits include charges incurred for an annual chlamydia screening test. Benefits will be paid for chlamydia screening expenses incurred for:                                                                 | **USC Designated Care:** 100% of the Negotiated Charge.  
**Preferred Care:** 100% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge. |
| Women who are:                           | - under the age of 20 if they are sexually active, and  
- At least 20 years old if they have multiple risk factors.  
- Men who have multiple risk factors.                                                                                                           |                                                                                                               |
| Routine Screening for Sexually Transmitted Disease Expense | Benefits include charges for covered persons who are at least 18 years old and who are sexually active for annual routine screening for sexually transmitted diseases.                                              | **USC Designated Care:** 90% of the Negotiated Charge.  
**Preferred Care:** 90% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.                                                              |
| Routine Colorectal Cancer Screening Expense | Covered Medical Expenses include charges for colorectal cancer examination and laboratory tests, for any nonsymptomatic person age 50 or more, or a symptomatic person under age 50, for the following:  
- One fecal occult blood test every 12 months in a row  
- A Sigmoidoscopy at age 50 and every 3 years thereafter  
- One digital rectal exam every 12 months in a row  
- A double contrast barium enema, once every 5 years  
- A colonoscopy age 50 and older every 10 years.  
- Virtual colonoscopy  
- Stool DNA                                                                                                                 | **USC Designated Care:** 100% of the Negotiated Charge.  
**Preferred Care:** 100% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.                                                              |
| Routine Prostate Cancer Screening Expense | Benefits include charges incurred by a covered person for the screening of cancer as follows:  
- For a male age 50 or over, one digital rectal exam and one prostate specific antigen test each Policy Year.                                              | **USC Designated Care:** 100% of the Negotiated Charge.  
**Preferred Care:** 100% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.                                                              |
| Second Surgical Opinion Expense | Benefits include coverage for expenses incurred for a second opinion consultation by a specialist on the need for surgery which has been recommended by the covered person's physician. The specialist must be board certified in the medical field relating to the surgical procedure being proposed. Coverage will also be provided for any expenses incurred for required X-rays and diagnostic tests done in connection with that consultation. Aetna must receive a written report on the second opinion consultation. 

**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| Acupuncture Expense | **Covered Medical Expenses** include Acupuncture treatment including the following:
- Adult postoperative and chemotherapy nausea and vomiting
- Nausea of pregnancy
- Postoperative dental pain
- Fibromyalgia/myofacial pain
- Chronic low back pain secondary to osteoarthritis.

The acupuncture must be administered by a health care provider, who is a legally qualified physician, practicing within the scope of their license.

Benefits are payable as follows:

**USC Designated Care:** 90% of the Negotiated Charge.
**Preferred Care:** 90% of the Negotiated Charge.
**Non-Preferred Care:** 50% of the Recognized Charge.

Benefits are limited to a maximum of $500 per Policy Year. |
| Acupuncture in Lieu of Anesthesia Expense | **Covered Medical Expenses** include acupuncture therapy, when acupuncture is used in lieu of other anesthesia, for a surgical or dental procedure covered under this Plan.

The acupuncture must be administered by a health care provider who is a legally qualified physician, practicing within the scope of their license.

**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| Dermatological Expense | Benefits include charges for the diagnosis and treatment of skin disorders, excluding laboratory fees. Related laboratory expenses are covered under the Outpatient Expense Benefit.

**Covered Medical Expenses** are payable on the same basis as any other Sickness. 

*Covered Medical Expenses do not include cosmetic treatment and procedures.* |
| Podiatric Expense | Benefits include charges for podiatric services, provided on an outpatient basis following an injury.

**Covered Medical Expenses** are payable on the same basis as any other Sickness.

Expenses for routine foot care, such as trimming of corns, calluses, and nails, are **not Covered Medical Expenses**. |
| Prosthetics and Orthotics Expense | **Covered Medical Expenses** include orthotic and prosthetic devices prescribed by surgeons or doctors of podiatric medicine.

Benefits are payable as follows:

**USC Designated Care:** 80% of the Negotiated Charge.
**Preferred Care:** 80% of the Negotiated Charge.
**Non-Preferred Care:** 80% of the Recognized Charge |
<table>
<thead>
<tr>
<th>Covered Medical Expenses</th>
<th>Home Health Care Expense</th>
<th>Covered Medical Expenses include charges incurred by a covered person for home health care services made by a home health agency pursuant to a home health care plan, but only if:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- The services are furnished by, or under arrangements made by, a licensed home health agency</td>
<td></td>
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</tr>
<tr>
<td>- The services are given under a home care plan. This Plan must be established pursuant to the written order of a physician, and the physician must renew that plan every 60 days. Such physician must certify that the proper treatment of the condition would require inpatient confinement in a hospital or skilled nursing facility if the services and supplies were not provided under the home health care plan. The physician must examine the covered person at least once a month</td>
<td></td>
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<tr>
<td>- Except as specifically provided in the home health care services, the services are delivered in the patient's place of residence on a part-time, intermittent visiting basis while the patient is confined</td>
<td></td>
<td></td>
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<tr>
<td>The care starts within 7 days after discharge from a hospital as an inpatient, and the care is for the same condition that caused the hospital confinement, or one related to it.</td>
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</tr>
<tr>
<td>Home Health Care Services</td>
<td>- Part-time or intermittent nursing care by: a registered nurse (R. N.), a licensed Practical nurse (L.P.N.), or under the supervision on an R.N. if the services of an R. N. are not available,</td>
<td></td>
</tr>
<tr>
<td>- Part time or intermittent home health aide services, that consist primarily of care of a medical or therapeutic nature by other than an R.N.,</td>
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<tr>
<td>- Physical, occupational, speech therapy, or respiratory therapy,</td>
<td></td>
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<tr>
<td>- Medical supplies, drugs and medicines, and laboratory services. However, these items are covered only to the extent they would be covered if the patient was confined to a hospital,</td>
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<tr>
<td>- Medical social services by licensed or trained social workers,</td>
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<tr>
<td>- Nutritional counseling.</td>
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</tr>
<tr>
<td>Covered Medical Expenses will not include: 1) services by a person who resides in the covered person's home, or is a member of the covered person's immediate family, 2) homemaker or housekeeper services, 3) maintenance therapy, 4) dialysis treatment, 5) purchase or rental of dialysis equipment, or 6) food or home delivered services.</td>
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</tr>
<tr>
<td>A visit means a maximum of 4 continuous hours of home health service.</td>
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<tr>
<td>Home Health Care Expense benefits are payable as follows:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USC Designated Care: 90% of the Negotiated Charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred Care: 90% of the Negotiated Charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Care: 50% of the Recognized Charge</td>
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<td></td>
</tr>
<tr>
<td>Benefits are limited to a maximum of 100 visits per Policy Year.</td>
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<tr>
<td>Transfusion or Dialysis of Blood Expense</td>
<td>Benefits include charges for the transfusion or dialysis of blood, including the cost of: whole blood, blood components, and the administration thereof.</td>
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</tr>
<tr>
<td>Covered Medical Expenses are payable on the same basis as any other Sickness.</td>
<td></td>
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<tr>
<td>Hospice Expense</td>
<td>Benefits include charges for hospice care provided for a terminally ill covered person during a hospice benefit period.</td>
<td></td>
</tr>
<tr>
<td>Covered Medical Expenses are payable as follows:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>USC Designated Care: 80% of the Negotiated Charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred Care: 80% of the Negotiated Charge.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Preferred Care: 80% of the Recognized Charge</td>
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</tr>
<tr>
<td>Benefits are limited to a maximum of $4,000 per Policy Year, 15 visits available for Family Bereavement Counseling within 6 months.</td>
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</tr>
</tbody>
</table>
| Licensed Nurse Expense | **Covered Medical Expenses** include charges incurred by a covered person who is confined in a hospital as a resident bed-patient, and requires the services of a registered nurse or licensed practical nurse.  

**Covered Expenses** for a Licensed Nurse are covered as follows:  

**USC Designated Care**: 90% of the Negotiated Charge.  
**Preferred Care**: 90% of the Negotiated Charge.  
**Non-Preferred Care**: 50% of the Recognized Charge. |
| Skilled Nursing Facility Expense | **Covered Medical Expenses** include charges incurred by a covered person for confinement in a skilled nursing facility for treatment rendered:  

- in lieu of confinement in a hospital as a full time inpatient, or  
- Within 24 hours following a hospital confinement and for the same or related cause(s) as such hospital confinement.  

**Covered Medical Expenses** are payable as follows:  

**USC Designated Care**: 90% of the Negotiated Charge for the semi-private room rate.  
**Preferred Care**: 90% of the Negotiated Charge for the semi-private room rate.  
**Non-Preferred Care**: 50% of the Recognized Charge for the semi-private room rate. |
| Rehabilitation Facility Expense | **Covered Medical Expenses** include charges incurred by a covered person for confinement as a full time inpatient in a rehabilitation facility. Confinement in the rehabilitation facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of hospital or skilled nursing facility confinement.  

**Covered Medical Expenses** for Rehabilitation Facility Expense are covered as follows:  

**USC Designated Care**: 90% of the Negotiated Charge for the rehabilitation facility’s daily room and board maximum for semi-private accommodations.  
**Preferred Care**: 90% of the Negotiated Charge for the rehabilitation facility’s daily room and board maximum for semi-private accommodations.  
**Non-Preferred Care**: 50% of the Recognized Charge for the rehabilitation facility’s daily room and board maximum for semi-private accommodations. |
| AIDS Vaccine Expense | **Covered Medical Expenses** include charges incurred by a **covered person** for the materials for the administration of an appropriate and **medically necessary** AIDS vaccine that has been approved by the federal Food and Drug Administration and is recommended by the United States Public Health Service.  

**Covered Medical Expenses** are payable as follows:  

**USC Designated Care**: 100% of the Negotiated Charge.  
**Preferred Care**: 100% of the Negotiated Charge.  
**Non-Preferred Care**: 50% of the Recognized Charge.  

**Covered Medical Expenses** do not include clinical trials relating to an AIDS vaccine or for any AIDS vaccine that has been approved by the federal Food and Drug Administration in the form of an investigational new drug application. |
| HIV Testing | **Covered Medical Expenses** include HIV testing including testing related to primary diagnosis.  

Covered Medical Expenses are payable on the same basis as any other Sickness. |
<table>
<thead>
<tr>
<th>Expense</th>
<th>Covered Medical Expenses include the necessary and routine patient care, physician and facility charges incurred by a covered person who is enrolled in a Phase I, Phase II, Phase III or Phase IV Clinical Trial study.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clinical Trial Expense</td>
<td>Please see the definition of Clinical Trials on page 84 for more detailed information on this benefit.</td>
</tr>
<tr>
<td></td>
<td>Charges for Covered Medical Expenses incurred by a covered person for the treatment that is (1) provided in the clinical trial and that is (2) a result of unintended medical complications caused by the treatment provided in the clinical trial are payable on the same basis as any disease or illness covered under this Plan.</td>
</tr>
<tr>
<td></td>
<td>• Any care provided in the clinical trial must be for services that are considered Covered Medical Expenses under this Plan. They must be consistent with all of the terms and conditions of this Plan including but not limited to:</td>
</tr>
<tr>
<td></td>
<td>• Aetna’s Clinical Guidelines and Utilization Review criteria, and</td>
</tr>
<tr>
<td></td>
<td>• Quality Assurance program.</td>
</tr>
<tr>
<td></td>
<td>Not covered are:</td>
</tr>
<tr>
<td></td>
<td>• costs of data collection and record-keeping that would not be required but for the clinical trial, and</td>
</tr>
<tr>
<td></td>
<td>• any services to clinical trial participants needed solely to satisfy data collection needs of the clinical trial (ex. protocol-induced costs), and</td>
</tr>
<tr>
<td></td>
<td>• Services and supplies provided “free of charge” by the trial sponsor to the covered person.</td>
</tr>
<tr>
<td></td>
<td>Covered Medical Expenses are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Osteoporosis Expense</td>
<td>Covered Medical Expenses include services related to diagnosis, treatment, and appropriate management of osteoporosis.</td>
</tr>
<tr>
<td></td>
<td>Covered Medical Expenses are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Telemedicine Expense</td>
<td>Covered Medical Expenses includes coverage for telemedicine when services are rendered by a health care provider without person-to-person contact with the provider.</td>
</tr>
<tr>
<td></td>
<td>“Telemedicine” means the practice of health care delivery, diagnosis, consultation, treatment, transfer of medical data, and education using interactive audio, video, or data communications.</td>
</tr>
<tr>
<td></td>
<td>Neither a telephone conversation nor an electronic mail message between a health care practitioner and patient constitutes “telemedicine.”</td>
</tr>
<tr>
<td></td>
<td>Covered Medical Expenses are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Transgender Related Expense</td>
<td>Covered Medical Expenses include charges incurred by a covered person for surgery, mental health, prescription drugs and other related services that are Covered Medical Expenses under this plan.</td>
</tr>
<tr>
<td></td>
<td>Benefits are payable for Covered Medical Expenses are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td></td>
<td>Covered Medical Expenses for surgery are limited to a maximum of $50,000 per Lifetime.</td>
</tr>
</tbody>
</table>

*Benefit descriptions have been added to this brochure to help illustrate new Health Care Reform (HCR) requirements. HCR requirements are currently being filed for support in individual states and will appear in policy contracts and certificates of coverage once approved.
DEPENDENT MEDICAL PLAN SUMMARY OF BENEFITS CHART
(COVERAGE PROVIDED THROUGH THE FALL TERM ONLY)

Subject to the terms of the Policy, benefits are available for your dependents only for the coverages listed below, and only up to the maximum amounts shown. Please refer to the Policy for a complete description of the benefits available.

<table>
<thead>
<tr>
<th>DEDUCTIBLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>The following Deductibles are applied before <strong>Covered Medical Expenses</strong> are payable:</td>
</tr>
<tr>
<td><strong>USC Designated Care and Preferred Care:</strong></td>
</tr>
<tr>
<td>Dependent: <strong>$350</strong> per Policy Year.</td>
</tr>
<tr>
<td><strong>Non-Preferred Care:</strong></td>
</tr>
<tr>
<td>Dependent: <strong>$700</strong> per Policy Year.</td>
</tr>
</tbody>
</table>

**NOTE:** The above deductibles will be waived for USC DESIGNATED CARE only for the following benefits:
- Physician Office Visit
- Walk-in Clinic Visit Expense
- Consultant or Specialist Expense
- Immunization Expense
- Urgent Care Expenses

**NOTE:** The above deductibles will be waived for USC DESIGNATED CARE and PREFERRED CARE for the following benefits:
- Physical Therapy Expense
- Occupational Therapy Expense
- Chiropractic Expense
- Outpatient Mental Health Expense

**Waiver of Annual Deductible**
In compliance with Federal Health Care Reform legislation, the Annual Deductible is waived for Preferred Care **Covered Medical Expenses** (refer to specific benefit types for list of services) rendered as part of the following benefit types: Routine Physical Exam Expense (Office Visits), Pap Smear Screening Expense, Mammogram Expense, Routine Screening for Sexually Transmitted Disease Expense, Routine Colorectal Cancer Screening, Routine Prostate Cancer Screening Expense, Well Woman Preventive Visits (Office Visits), Screening & Counseling Services (Office Visits) as illustrated under the Routine Physical Exam benefit type, Routine Cancer Screenings (Outpatient), Prenatal Care (Office Visits), Comprehensive Lactation Support and Counseling Services (Facility or Office Visits), Breast Pumps & Supplies, Family Contraceptive Counseling Services (Office Visits), Female Voluntary Sterilization (Inpatient and Outpatient)

The Policy Year **Deductible** is not applicable to the following **covered expenses**:
- Female Generic Contraceptive Devices
- Female Generic Contraceptive Prescription Drugs
- Female Over-the-Counter Contraceptive Methods

**COINSURANCE**
**Covered Medical Expenses** are payable at the coinsurance percentage specified below, after any applicable deductible, up to a maximum benefit of **$500,000** per Policy Year.

**OUT-OF-POCKET MAXIMUMS**
Once the Individual Out-of-Pocket Limit has been satisfied, **Covered Medical Expenses** will be payable at 100% for the remainder of the Policy Year, up to any benefit maximum that may apply. Annual deductibles and coinsurance applies to the **Out-of-Pocket Limit**.

**USC Designated Care and Preferred Care:** **$3,500** per Policy Year.
**Non-Preferred Care:** **$7,000** per Policy Year.
All coverage is based on Recognized Charges unless otherwise specified.

<table>
<thead>
<tr>
<th>Inpatient Hospitalization Benefits</th>
<th>Covered Medical Expenses are payable as follows:</th>
</tr>
</thead>
</table>
| Room and Board Expense             | USC Designated Care: 90% of the Negotiated Charge for a semi-private room.  
  Preferred Care: 90% of the Negotiated Charge for a semi-private room.  
  Non-Preferred Care: 50% of the Recognized Charge for a semi-private room. |
| Intensive Care Room and Board Expense | USC Designated Care: 90% of the Negotiated Charge for a semi-private room.  
  Preferred Care: 90% of the Negotiated Charge for a semi-private room.  
  Non-Preferred Care: 50% of the Recognized Charge for a semi-private room. |
| Miscellaneous Hospital Expense     | USC Designated Care: 90% of the Negotiated Charge.  
  Preferred Care: 90% of the Negotiated Charge.  
  Non-Preferred Care: 50% of the Recognized Charge.  
  "Miscellaneous Hospital Expense" includes; among others; expenses incurred during a hospital confinement for: anesthesia and operating room; laboratory tests and x-rays; oxygen tent; and drugs; medicines; and dressings. |
| Non-Surgical Physicians Visit Expense | Covered Medical Expenses for charges for the non-surgical services of the attending Physician, or a consulting Physician, are payable as follows: |
| Surgical Expense - Inpatient       | USC Designated Care: 90% of the Negotiated Charge.  
  Preferred Care: 90% of the Negotiated Charge.  
  Non-Preferred Care: 50% of the Recognized Charge. |
<p>| Surgical Expense                   | Covered Medical Expenses for charges for surgical services, performed by a Physician, are payable as follows: |
| Anesthesia Expense                 | Covered Medical Expenses for the charges of anesthesia, during a surgical procedure, are payable as follows: |
| Assistant Surgeon Expense          | Covered Medical Expenses for the charges of an assistant surgeon, during a surgical procedure, are payable as follows: |</p>
<table>
<thead>
<tr>
<th>Surgical Expense - Outpatient</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Surgical Expense</strong></td>
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<tr>
<td><strong>Anesthesia Expense</strong></td>
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<tr>
<td><strong>Assistant Surgeon Expense</strong></td>
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<tr>
<td><strong>Ambulatory Surgical Expense</strong></td>
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<tr>
<td><strong>Outpatient Benefits</strong></td>
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<tr>
<td><strong>Hospital Outpatient Department Expense</strong></td>
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</tbody>
</table>
### Walk-In Clinic Visit Expense

**Covered Medical Expenses** include services rendered in a walk-in clinic. **Covered Medical Expenses** are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 90% of the Recognized Charge.

### Emergency Room Visit Expense

**Covered Medical Expenses** incurred for treatment of an Emergency Medical Condition are payable as follows:

- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 90% of the Recognized Charge.

**Important Note:**
Please note that as Non-Preferred Care Providers do not have a contract with Aetna, the provider may not accept payment of your cost share (your deductible and coinsurance) as payment in full. You may receive a bill for the difference between the amount billed by the provider and the amount paid by this Plan. If the provider bills you for an amount above your cost share, you are not responsible for paying that amount. Please send Aetna the bill at the address listed on the back of your member ID card and Aetna will resolve any payment dispute with the provider over that amount. Make sure your member ID number is on the bill.

### Urgent Care Expenses

Benefits include charges for treatment by an urgent care provider.

*Please note: A covered person should not seek medical care or treatment from an urgent care provider if their illness, injury, or condition, is an emergency condition. The covered person should go directly to the emergency room of a hospital or call 911 for ambulance and medical assistance.*

**Urgent Care**
Benefits include charges for an urgent care provider to evaluate and treat an urgent condition.

**Covered Medical Expenses** for urgent care treatment are payable as follows:

- **USC Designated Care**: 90% of the Negotiated Charge.
- **Preferred Care**: 90% of the Negotiated Charge.
- **Non-Preferred Care**: 50% of the Recognized Charge.

*No benefit will be paid under any other part of this Plan for charges made by an urgent care provider to treat a non-urgent condition.*

### Ambulance Expense

**Covered Medical Expenses** are payable for the services of a professional ambulance to or from a hospital, when required due to the emergency nature of a covered Accident or Sickness.

**Covered Medical Expenses** are payable as follows:

- **Preferred Care**: 90% of the Negotiated Charge
- **Non-Preferred Care**: 90% of the Recognized Charge

### Pre-Admission Testing Expense

**Covered Medical Expenses** for Pre-Admission testing charges while an outpatient before scheduled surgery are payable on the same basis as any other Sickness.
<table>
<thead>
<tr>
<th>Section</th>
<th>Covered Medical Expenses are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician’s Office Visits Expense</td>
<td>USC Designated Care: 90% of the Negotiated Charge. Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 50% of the Recognized Charge. This benefit includes visits to specialists.</td>
</tr>
<tr>
<td>Laboratory and X-Ray Expense</td>
<td>USC Designated Care: 90% of the Negotiated Charge. Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
<tr>
<td>High Cost Procedures Expense</td>
<td>Covered Medical Expenses include charges incurred by a covered person are payable as follows: Covered Medical Expenses include charges incurred by a covered person for High Cost Procedures that are required as a result of injury or sickness. Expenses for High Cost Procedures, which must be provided on an outpatient basis; may be incurred in the following: • A physician’s office; or • Hospital outpatient department; or emergency room; or • Clinical laboratory; or • Radiological facility; or other similar facility; licensed by the applicable state; or the state in which the facility is located. Covered Medical Expenses for High Cost Procedures include charges for the following procedures and services: • C.A.T. Scan; • Magnetic Resonance Imaging; and • Contrast Materials for these tests. Covered Medical Expenses are payable as follows: USC Designated Care: 90% of the Negotiated Charge. Preferred Care: 90% of the Negotiated Charge. Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
<tr>
<td>Therapy Expense</td>
<td>Covered Medical Expenses include charges incurred by a covered person for the following types of therapy provided on an outpatient basis: • Physical Therapy, • Chiropractic Care, • Speech Therapy, • Inhalation Therapy, • Cardiac Rehabilitation, or • Occupational Therapy. Expenses for Chiropractic Care are Covered Medical Expenses, if such care is related to neuromusculoskeletal conditions and conditions arising from: the lack of normal nerve, muscle, and/or joint function. Expenses for Speech and Occupational Therapies are Covered Medical Expenses, only if such therapies are a result of injury or sickness.</td>
</tr>
</tbody>
</table>
**Therapy Expense (continued)**

**Covered Medical Expenses** are payable as follows:

<table>
<thead>
<tr>
<th>Type of Care</th>
<th>Percentage of Negotiated Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>After a $15 copay per visit, 100%</td>
</tr>
<tr>
<td>Preferred Care</td>
<td>After a $15 copay per visit, 100%</td>
</tr>
<tr>
<td>Non-Preferred Care</td>
<td>50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

Benefits are limited to a maximum of 26 visits per Policy Year combined for Physical and Occupational therapy and Chiropractic Care. An additional 26 visits will be available for Post-Surgical Physical Therapy.

**Covered Medical Expenses** for chemotherapy, including anti-nausea drugs used in conjunction with the chemotherapy, radiation therapy, tests and procedures, physiotherapy (for rehabilitation only after a surgery), and expenses incurred at a radiological facility. **Covered medical expenses** also include expenses for the administration of chemotherapy and visits by a health care professional to administer the chemotherapy.

Benefits for these types of therapies are payable for **Covered Medical Expenses**, on the same basis as any other sickness.

---

**Durable Medical and Surgical Equipment Expense**

**Covered Medical Expenses** are payable as follows:

<table>
<thead>
<tr>
<th>Type of Care</th>
<th>Percentage of Negotiated Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>90%</td>
</tr>
<tr>
<td>Preferred Care</td>
<td>90%</td>
</tr>
<tr>
<td>Non-Preferred Care</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Breast Feeding Durable Medical Equipment**

Coverage includes the rental or purchase of breast feeding **durable medical equipment** for the purpose of lactation support (pumping and storage of breast milk) as follows.

<table>
<thead>
<tr>
<th>Type of Care</th>
<th>Percentage of Negotiated Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>100%</td>
</tr>
<tr>
<td>Preferred Care</td>
<td>100%</td>
</tr>
<tr>
<td>Non-Preferred Care</td>
<td>50%</td>
</tr>
</tbody>
</table>

**Breast Pump**

**Covered expenses** include the following:

- The rental of a hospital-grade electric pump for a newborn child when the newborn child is confined in a **hospital**.
- The purchase of:
  - an electric breast pump (non-hospital grade), if requested within 60 days from the date of the birth of the child. A purchase will be covered once every five years following the date of the birth; or
  - a manual breast pump, if requested within 6-12 months from the date of the birth of the child. A purchase will be covered once every five years following the date of the birth.
- If an electric breast pump was purchased within the previous one period, the purchase of an electric or manual breast pump will **not** be covered until a five year period has elapsed from the last purchase of an electric pump.

**Breast Pump Supplies**

Coverage is limited to only one purchase per pregnancy in any year where a covered female would not qualify for the purchase of a new pump.

Coverage for the purchase of breast pump equipment is limited to one item of equipment, for the same or similar purpose, and the accessories and supplies needed to operate the item. The covered person is responsible for the entire cost of any additional pieces of the same or similar equipment that he or she purchases or rents for personal convenience or mobility.
### Durable Medical and Surgical Equipment Expense (continued)

**Aetna** reserves the right to limit the payment of charges up to the most cost efficient and least restrictive level of service or item which can be safely and effectively provided. The decision to rent or purchase is at the discretion of **Aetna**.

**Limitations:**

Unless specified above, not covered under this benefit are charges incurred for:

- Services which are covered to any extent under any other part of this Plan.

### Prosthetic Devices Expense

Benefits include charges for: artificial limbs, or eyes, and other non-dental prosthetic devices, as a result of an accident or sickness. Wigs required as a result of chemo or radiation therapy.

**Covered Medical Expenses** do **not** include: eye exams, eyeglasses, vision aids, hearing aids, communication aids, and orthopedic shoes, foot orthotics, or other devices to support the feet, unless necessary to prevent diabetes.

**Covered Medical expenses** are payable as follows:

- **USC Designated Care:** 80% of the Negotiated Charge.
- **Preferred Care:** 80% of the Negotiated Charge.
- **Non-Preferred Care:** 80% of the Recognized Charge.

Benefits will include prosthetic devices to restore a method of speaking for laryngectomy patients.

### Physical Therapy Expense

**Covered Medical Expenses** for physical therapy are payable as follows when provided by a licensed physical therapist:

- **USC Designated Care:** After a $15 copay per visit, 100% of the Negotiated Charge.
- **Preferred Care:** After a $15 copay per visit, 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

Benefits are limited to a maximum of 26 visits per Policy Year combined for Physical and Occupational therapy and Chiropractic Care. An additional 26 visits will be available for Post-Surgical Physical Therapy.

### Dental Injury Expense

**Covered Medical Expenses** include dental work, surgery, and orthodontic treatment needed to remove, repair, replace, restore, or reposition:

- Natural teeth damaged, lost, or removed, or
- Other body tissues of the mouth fractured or cut due to injury. The accident causing the injury must occur while the person is covered under this Plan.
- Non-surgical treatment of infections or diseases. This does not include those of, or related to, the teeth.

Any such teeth must have been:

- Free from decay, or
- In good repair, and
- Firmly attached to the jawbone at the time of the injury.

The treatment must be done in the calendar year of the accident or the next one.

If:

- Crowns (caps), or
- Dentures (false teeth), or
- Bridgework, or
- In-mouth appliances,
- are installed due to such injury,
### Dental Injury Expense (continued)

**Covered Medical Expenses** include only charges for:
- The first denture or fixed bridgework to replace lost teeth,
- The first crown needed to repair each damaged tooth, and
- An in-mouth appliance used in the first course of orthodontic treatment after the injury.

Surgery needed to:
- Treat a fracture, dislocation, or wound.
- Cut out cysts, tumors, or other diseased tissues.
- Alter the jaw, jaw joints, or bite relationships by a cutting procedure when appliance therapy alone cannot result in functional improvement.

**Covered Medical Expenses** are payable as follows:

90% of the Actual Charge

Benefits are limited to within 12 months of a covered accident.

IMPORTANT: If you opt to receive dental services that are not covered services under this policy, a participating dental provider may charge you his or her usual and customary rate for those services.

Prior to providing a patient with dental services that are not a covered benefit, the dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information about dental coverage options, you may call Aetna Student Health at (877) 626-2299. To fully understand your coverage, you may wish to carefully review the master policy document.

### Dental Anesthesia Expense

**Covered Medical Expenses** include anesthesia and associated facility charges for dental procedures rendered in a hospital or surgery center when medically necessary due to the underlying medical condition of the insured regardless of age or for the following insureds:
- Enrollees who are under seven (7) years of age or
- Enrollees who are developmentally disabled regardless of age.

**Covered Medical Expenses** payable on the same basis as any other Sickness.

### Allergy Testing and Treatment Expense

Benefits include charges incurred for diagnostic testing and treatment of allergies and immunology services.

**Covered Medical Expenses** include, but are not limited to, charges for the following:
- laboratory tests,
- physician office visits, including visits to administer injections,
- prescribed medications for testing and treatment of the allergy, including any equipment used in the administration of prescribed medication, and
- other medically necessary supplies and services.

**Covered Medical Expenses** are payable on the same basis as any other Sickness.
Diagnostic Testing for Learning Disabilities Expense

**Covered Medical Expenses** for diagnostic testing for:
- attention deficit disorder, or
- attention deficit hyperactive disorder.

are payable as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 90% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

Once a covered person has been diagnosed with one of these conditions, medical treatment will be payable as detailed under the outpatient Treatment of Mental and Nervous Disorders portion of This Plan.

Routine Physical Exam Expense

Benefits include expenses for a routine physical exam performed by a physician. If charges for a routine physical exam given to a child who is a covered dependent are covered under any other benefit section, those charges will not be covered under this section.

A routine physical exam is a medical exam given by a physician, for a reason other than to diagnose or treat a suspected or identified injury or sickness. Included as a part of the exam are:

- Routine vision and hearing screenings given as part of the routine physical exam.
- X-rays, lab, and other tests given in connection with the exam, and
- Materials for the administration of immunizations for infectious disease and testing for tuberculosis.

- **USC Designated Care:** 100% of the Negotiated Charge.
- **Preferred Care:** 100% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

- In addition to any state regulations or guidelines regarding mandated Routine Physical Exam services, **Covered Medical Expenses** include services rendered in conjunction with,
- Evidence-based items that have in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force.
- For females, screenings and counseling services as provided for in the comprehensive guidelines recommended by the Health Resources and Services Administration. These services may include but are not limited to:
- Screening and counseling services, such as:
  - Interpersonal and domestic violence;
  - Sexually transmitted diseases*; and
  - Human Immune Deficiency Virus (HIV) infections.
- Screening for gestational diabetes.
- High risk Human Papillomavirus (HPV) DNA testing for women age 18 and older and limited to once every three years.

*Sexually transmitted disease counseling expense is limited to two counseling visits per Policy Year.

- X-rays, lab and other tests given in connection with the exam.
- Immunizations for infectious diseases and the materials for administration of immunizations that have been recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention.
- If the plan includes dependent coverage, for covered newborns, an initial hospital check up.
Routine Physical Exam Expense (continued)

For a **child** who is a covered dependent:
The physical exam must **include at least:**
- A review and written record of the patient's complete medical history,
- A check of all body systems, and
- A review and discussion of the exam results with the patient or with the parent or guardian.

For all exams given to a covered or a spouse who is a covered dependent,

**Covered Medical Expenses** will **not include** charges for **more than**:
- One exam in 12 months in a row.

For all exams given to a spouse who is a covered dependent, **Covered Medical Expenses** will **not include** Charges for **more than**:
- One exam in 12 months in a row.

**Important Note:**
*For details on the frequency and age limits that apply to Routine Physical Exams and Routine Cancer Screenings, a covered person may contact his or her physician or Member Services by logging onto the Aetna website www.aetna.com or calling the toll-free number on the back of the ID card.*

**Screening and Counseling Services:**

**Covered Medical Expenses** include charges made by a **physician** in an individual or group setting for the following:

**Depression Screening**
- This service is limited to once per year.

**Obesity**
Screening and counseling services to aid in weight reduction due to obesity. Coverage includes:
- Preventive counseling visits and/or risk factor reduction intervention;
- Medical nutrition therapy;
- Nutritional counseling; and
- Healthy diet counseling visits provided in connection with Hyperlipidemia (high cholesterol) and other known risk factors for cardiovascular and diet-related chronic disease.

Services in this category are subject to a combined limit of 26 individual or group visits by any recognized provider per Policy Year. The 10 Healthy Diet Counseling visits will be counted toward the total number of visits allowed for Obesity counseling.

**Misuse of Alcohol and/or Drugs**
Screening and counseling services to aid in the prevention or reduction of the use of an alcohol agent or controlled substance. Coverage includes preventive counseling visits, risk factor reduction intervention and a structured assessment.

Services in this category are subject to a combined limit of 5 individual or group visits by any recognized provider per Policy Year.

**Use of Tobacco Products**
Screening and counseling services to aid a covered person to stop the use of tobacco products.

Coverage includes:
- Preventive counseling visits;
- Treatment visits; and
- Class visits;
to aid a covered person to stop the use of tobacco products.
Routine Physical Exam Expense (continued)

Tobacco product means a substance containing tobacco or nicotine including:
- cigarettes;
- cigars;
- smoking tobacco;
- snuff;
- smokeless tobacco; and
- candy-like products that contain tobacco.

**Limitations:**
Unless specified above, not covered under this Screening and Counseling Services benefit are charges incurred for:
- Services which are covered to any extent under any other part of this Plan

Services in this category are subject to a combined limit of 8 individual or group visits by any recognized provider per Policy Year.

**Screening and Counseling Services are payable as follows:**

<table>
<thead>
<tr>
<th>Category</th>
<th>USC Designated Care</th>
<th>Preferred Care</th>
<th>Non-Preferred Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>100% of the Negotiated Charge</td>
<td>100% of the Negotiated Charge</td>
<td>50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

Pediatric Preventive Care Expense

Covered Medical Expenses include charges for the comprehensive preventive care of children 18 years of age or younger, consistent with the Recommendations for Preventive Pediatric health Care, as adopted by the American Academy of Pediatrics.

Covered Medical Expenses will include periodic health evaluations, immunizations and lab services.

Benefits are payable as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>USC Designated Care</th>
<th>Preferred Care</th>
<th>Non-Preferred Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>100% of the Negotiated Charge</td>
<td>100% of the Negotiated Charge</td>
<td>50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

Well Baby Care Expense

Benefits include charges for routine preventive and primary care services, rendered to a covered dependent child on an outpatient basis.

**Routine preventive and primary care** services are services rendered to a covered dependent child, from the date of birth through the attainment of two (2) years of age. Services include: initial hospital check-ups, other hospital visits, physical examinations, including routine hearing and vision examinations, medical history, developmental assessments, and materials for the administration of appropriate and necessary immunizations and laboratory tests, when given in accordance with the prevailing clinical standards of the American Academy of Pediatrics.

Coverage for such services shall be provided only to the extent that such services are provided by, or under the supervision of a physician, or other licensed professional.

**Covered Medical Expenses** are payable as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>USC Designated Care</th>
<th>Preferred Care</th>
<th>Non-Preferred Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>USC Designated Care</td>
<td>100% of the Negotiated Charge</td>
<td>100% of the Negotiated Charge</td>
<td>50% of the Recognized Charge</td>
</tr>
</tbody>
</table>

Covered Medical Expenses include screening for blood lead levels for covered children.
| Immunizations Expense | Covered Medical Expenses include:  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• charges incurred by a covered dependent spouse for the materials for the administration of appropriate and medically necessary immunizations, and testing for tuberculosis and</td>
</tr>
<tr>
<td></td>
<td>• charges incurred by a covered dependent for the materials for the administration of appropriate and medically necessary immunizations, when given in accordance with the prevailing clinical standards of the American Academy of Pediatrics.</td>
</tr>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Consultant Expense</th>
<th>Covered Medical Expenses include the expenses for the services of a consultant. The services must be requested by the attending physician for the purpose of confirming or determining a diagnosis.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: <strong>90%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: <strong>90%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mental Health Benefits</th>
<th>Covered Medical Expenses for the diagnosis and medically necessary inpatient treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child are payable on the same basis as any other Sickness.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.</td>
</tr>
<tr>
<td></td>
<td><strong>USC Designated Care: 90%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: <strong>90%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
</tr>
</tbody>
</table>

| Clinical Review Services for Minors | If clinical review services, as required by the California Welfare and Institution Code, are provided for a covered person who is a minor and who is confined in as a full-time inpatient in a private mental health facility on the consent of his parent or guardian, the following charges will be included as Covered Medical Expenses:  
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------|
|                                  | • charges for the clinical review services to the extent such services are required by the California Welfare and Institution code,  
|                                  | • charges, if any, for services of an interpreter, and  
|                                  | • charges, if any, for services of a patients' rights advocate. |
| Severe Mental Illness of persons of any age and Serious Emotional Disturbances of a Child Outpatient Expense | **Covered Medical Expenses** for the diagnosis and medically necessary outpatient treatment, including prescription drugs, of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child are payable on the same basis as any other sickness.

**USC Designated Care:** 90% of the Negotiated Charge.
**Preferred Care:** 90% of the Negotiated Charge.
**Non-Preferred Care:** 50% of the Recognized Charge.

**Please note:** The annual deductible is waived for Outpatient Mental Health. |
| --- |
| Mental and Nervous Disorders Inpatient Expense | **Covered Medical Expenses**, other than those for severe mental illness and/or serious emotional disturbances of a child, include charges incurred by a covered person while confined as a full-time inpatient in a hospital or residential treatment facility for the treatment of mental and nervous disorders, are payable as follows:

**USC Designated Care:** 90% of the Negotiated Charge.
**Preferred Care:** 90% of the Negotiated Charge.
**Non-Preferred Care:** 50% of the Recognized Charge.

**Covered Medical Expenses** also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.

Benefits are limited to a maximum of 30 days per Policy Year.

**Clinical Review Services for Minors**

If clinical review services, as required by the California Welfare and Institution Code, are provided for a covered person who is a minor and who is confined in as a full-time inpatient in a private mental health facility on the consent of his parent or guardian, the following charges will be included as Covered Medical Expenses:

- Charges for the clinical review services to the extent such services are required by the California Welfare and Institution code,
- Charges, if any, for services of an interpreter, and
- Charges, if any, for services of patients' rights advocate. |
| Mental and Nervous Disorders Outpatient Expense | **Covered Medical Expenses**, other than those for severe mental illness and/or serious emotional disturbances of a child, include charges for treatment of mental and nervous disorders while the covered person is not confined as a full-time inpatient in a hospital.

Benefits are payable as follows:

**USC Designated Care:** 90% of the Negotiated Charge.
**Preferred Care:** 90% of the Negotiated Charge.
**Non-Preferred Care:** 50% of the Recognized Charge.

Benefits are limited to a maximum of 25 visits per Policy Year.

**Please note:** The annual deductible is waived for Outpatient Mental Health. |
| **Alcoholism and Drug Addiction Treatment** |  |
| **Inpatient Expense** | **Covered Medical Expenses** include expenses incurred while confined as a full-time inpatient in a hospital or a facility established primarily for the treatment of alcoholism and drug addiction.  
Benefits are payable as follows:  
USC Designated Care: **90%** of the Negotiated Charge.  
Preferred Care: **90%** of the Negotiated Charge.  
Non-Preferred Care: **50%** of the Recognized Charge.  
Covered Medical Expenses also include the charges made for treatment received during partial hospitalization in a hospital or treatment facility. Prior review and approval must be obtained on a case-by-case basis by contacting Aetna Student Health. When approved, benefits will be payable in place of an inpatient admission, whereby 2 days of partial hospitalization may be exchanged for 1 day of full hospitalization.  
Benefits are limited to a maximum of 30 days Policy Year. |
| **Outpatient Expense** | **Covered Medical Expense** includes charges for treatment of alcohol and drug addiction, while the covered person is not confined as a full-time inpatient in a hospital.  
**Covered Medical Expenses** are payable as follows:  
USC Designated Care: **90%** of the Negotiated Charge.  
Preferred Care: **90%** of the Negotiated Charge.  
Non-Preferred Care: **50%** of the Recognized Charge. |
| **Nicotine Treatment Expense** | **Covered Medical Expenses** include treatment of nicotine use. Treatment may take place in facilities licensed to provide alcoholism or chemical dependency services.  
Covered Medical Expenses are payable on the same basis as any other Sickness. |
| **Maternity Benefits** |  |
| **Maternity Expense** | **Covered Medical Expenses** include inpatient care of the covered person and any newborn child for a minimum of 48 hours after a vaginal delivery and for a minimum of 96 hours after a cesarean delivery.  
Any decision to shorten such minimum coverages shall be made by the attending Physician, in consultation with the mother. In such cases, covered medical expenses may include home visits, parent education, and assistance and training in breast or bottle-feeding.  
Maternity Expenses, and Complications of Pregnancy are payable on the same basis as any other Sickness.  
**Prenatal Care**  
Prenatal care will be covered for services received by a pregnant female in a physician's, obstetrician's, or gynecologist's office but only to the extent described below.  
Coverage for prenatal care under this benefit is limited to pregnancy-related physician office visits including the initial and subsequent history and physical exams of the pregnant woman (maternal weight, blood pressure and fetal heart rate check).  
**Comprehensive Lactation Support and Counseling Services** |
<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
</tr>
</thead>
</table>
| Maternity Expense              | **Covered Medical Expenses** will include comprehensive lactation support (assistance and training in breast feeding) and counseling services provided to females during pregnancy and in the post partum period by a certified lactation support provider. The "post partum period" means the 60 day period directly following the child's date of birth. **Covered expenses** incurred during the post partum period also include the rental or purchase of breast feeding equipment as described below.  

Lactation support and lactation counseling services are **covered expenses** when provided in either a group or individual setting.  

**Covered Medical Expenses** for Prenatal Care and Comprehensive Lactation Support and Counseling Services are payable as follows:  

- **USC Designated Care:** 100% of the Negotiated Charge.  
- **Preferred Care:** 100% of the Negotiated Charge.  
- **Non-Preferred Care:** 50% of the Recognized Charge.  

*Well Newborn Nursery Care Expense*  

Benefits include charges for routine care of a covered person’s newborn child as follows:  

- Hospital charges for routine nursery care during the mother’s confinement, but for not more than four days,  
- Physician’s charges for circumcision, and  
- Physician’s charges for visits to the newborn child in the hospital and consultations, but for not more than 1 visit per day.  

**Covered Medical Expenses** are payable as follows:  

- **USC Designated Care:** 90% of the Negotiated Charge.  
- **Preferred Care:** 90% of the Negotiated Charge.  
- **Non-Preferred Care:** 50% of the Recognized Charge.  

*Additional Benefits*  

**Prescribed Medicine Expense**  

After a **$50** deductible per Policy Year, Prescription Drug Benefits* are payable as follows:  

- **Preferred Care Pharmacy:** 100% of the Negotiated Charge, following a **10% copay with a minimum of $15** for each **Generic Prescription Drug**, 100% of the Negotiated Charge, following a **10% copay with a minimum of $25** for each **Brand Name Prescription Drug**.  
- **Non-Preferred Care Pharmacy:** 100% of the Recognized Charge, following a **10% Deductible with a minimum of $15** for each **Generic Prescription Drug**, 100% of the Recognized Charge, following a **10% Deductible with a minimum of $25** for each **Brand Name Prescription Drug**.  

This Pharmacy benefit is provided to cover Medically Necessary Prescriptions associated with a covered Sickness or Accident occurring during the Policy Year. Covered Medical Expenses also include prescription smoking cessations aids. Please use your Aetna Student Health ID card when obtaining your prescriptions.  

Prior Authorization may be required for certain Prescription Drugs and some medications may not be covered under this Plan. For assistance and a complete list of excluded medications, or drugs requiring prior authorization, please contact Aetna Pharmacy Management at **888 RX-AETNA** (available 24 hours).  

Aetna Specialty Pharmacy provides specialty medications and support to members living with chronic conditions. The medications offered may be injected, infused or taken by mouth. For additional information please go to **www.AetnaSpecialtyRx.com**.  

*Contraceptive Drugs and Device benefits are illustrated under the Family Planning Benefit of this Policy.*
| **Diabetic Testing Supplies Expense** | **Covered Medical Expenses** include equipment, supplies and prescription drugs medically necessary to manage and treat diabetes.  
- Diabetic Testing Supplies and Equipment benefits include:  
  - Blood glucose monitors and blood glucose testing strips,  
  - Blood glucose monitors designed to assist the visually impaired,  
  - Insulin pumps and all related and necessary supplies,  
  - Ketone urine test strips,  
  - Lancets and lancet puncture devices,  
  - Pen delivery systems for the administration of insulin,  
  - Podiatric devices to prevent or treat diabetes-related complications,  
  - Insulin syringes  
- Visual aids, excluding eyewear, to assist the visually impaired with proper dosing of insulin  
- Insulin  
- Prescriptive medications for the treatment of diabetes  
- Glucagon  

**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Outpatient Diabetic Self-Management Education Program Expense** | **Covered Medical Expenses** for Diabetic Daycare Self-Management Education Programs include:  
Programs directed and supervised by a licensed physician who is board certified in internal medicine or pediatrics. Diabetic daycare self-management and education programs will be provided by health care professionals including, but not limited to, physicians, registered nurses, registered pharmacists, and registered dieticians who are knowledgeable about the disease process of diabetes and the treatment of diabetic patients.  

As used in this section, diabetic daycare self-management education programs means instruction which will enable diabetic patients and their families to gain an understanding of the diabetic disease process, and the daily management of diabetic therapy thereby avoiding frequent hospitalizations and complications.  

These programs do not include programs whose sole or primary purpose is weight reduction.  

**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Hypodermic Needles Expense** | **Covered Medical Expenses** include expenses incurred by a covered person for hypodermic needles and syringes used in the treatment of diabetes.  

**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Non-Prescription Enteral Formula Expense** | Benefits include charges incurred by a **covered person** for non-prescription enteral formulas, for which a **physician** has issued a written order, and are for the treatment of malabsorption caused by:  
- Crohn’s Disease,  
- ulcerative colitis,  
- gastroesophageal reflux,  
- gastrointestinal motility,  
- chronic intestinal pseudoobstruction, and  
- inherited diseases of amino acids and organic acids.  

**Covered Medical Expenses** for inherited diseases of amino acids and organic acids, will also include food products modified to be low protein. |
<table>
<thead>
<tr>
<th>Non-Prescription Enteral Formula Expense (continued)</th>
<th><strong>Covered Medical Expenses</strong> are payable as follows:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>USC Designated Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: 90% of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: 50% of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phenylketonuria Services (PKU)</th>
<th>This Plan will provide coverage for expenses incurred by a <strong>covered person</strong> for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>formulas, and Special food products for the treatment of phenylketonuria.</td>
</tr>
<tr>
<td></td>
<td>“Formula” means an enteral product intended for the dietary treatment of phenylketonuria under the direction of a physician.</td>
</tr>
<tr>
<td></td>
<td>“Special food product(s)” means a nutritional formula that is:</td>
</tr>
<tr>
<td></td>
<td>• formulated to have less than 1 gram of protein per serving, and</td>
</tr>
<tr>
<td></td>
<td>• Intended for the dietary treatment of an inherited metabolic disease under the direction of a physician.</td>
</tr>
<tr>
<td></td>
<td><strong>Covered expenses</strong> are payable on the same basis as any other illness but are limited to the extent that the cost of necessary formulas and special food products exceeds the cost of a normal diet.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Temporomandibular Joint Dysfunction Expense</th>
<th><strong>Covered Medical Expenses</strong> include charges incurred by a <strong>covered person</strong> for treatment of Temporomandibular Joint (TMJ) Dysfunction.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td></td>
<td>Benefits are limited to <strong>$1,000</strong> per Policy Year for splint therapy and surgical expenses.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pap Smear Screening Expense</th>
<th><strong>Covered Medical Expenses</strong> include one routine annual Pap smear screening (or an alternative cervical cancer screening test when recommended by a physician or a health care provider), and an FDA approved human papillomavirus screening test for women age 18 and older.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mammogram Expense</th>
<th><strong>Covered Medical Expenses</strong> include coverage for mammograms for screening or diagnostic purposes upon referral of a nurse practitioner, certified nurse-midwife, physician assistant, or physician.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Covered Medical Expenses</strong> are payable as follows:</td>
</tr>
<tr>
<td></td>
<td>USC Designated Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Preferred Care: <strong>100%</strong> of the Negotiated Charge.</td>
</tr>
<tr>
<td></td>
<td>Non-Preferred Care: <strong>50%</strong> of the Recognized Charge.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mastectomy and Breast Reconstruction Expense</th>
<th><strong>Covered Medical Expenses</strong> include a necessary mastectomy or lymph node dissection as well as breast reconstruction after the mastectomy for:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• reconstruction of the breast on which a mastectomy has been performed,</td>
</tr>
<tr>
<td></td>
<td>• surgery and reconstruction of the other breast to produce a symmetrical appearance,</td>
</tr>
<tr>
<td></td>
<td>• prostheses,</td>
</tr>
<tr>
<td></td>
<td>• treatment of physical complications of all stages of mastectomy, including lymphedemas, and</td>
</tr>
<tr>
<td></td>
<td>• Reconstruction of the nipple/areolar complex following a mastectomy is covered without regard to the lapse of time between the mastectomy and the reconstruction. This is subject to the approval of the attending physician.</td>
</tr>
</tbody>
</table>
### Mastectomy and Breast Reconstruction Expense (continued)

**Covered Medical Expenses** are payable on the same basis as any other Sickness.

This coverage will be provided in consultation with the attending physician and the patient, including the length of any hospital stay for such breast cancer procedures, to be determined post-surgery.

"Mastectomy" means the removal of all or part of the breast for medically necessary reasons, as determined by a licensed physician and surgeon. Partial removal of a breast includes, but is not limited to, lumpectomy, which includes surgical removal of the tumor with clear margins.

### Elective Abortion Expenses

If, as a result of pregnancy having its inception during the Policy Year, a covered person incurs expenses in connection with an elective abortion, a benefit is payable.

**Covered Medical Expenses** for Elective Abortion Expense are covered as follows:

- **USC Designated Care:** 90% of the Negotiated Charge.
- **Preferred Care:** 90% of the Negotiated Charge.
- **Non-Preferred Care:** 50% of the Recognized Charge.

This benefit is in lieu of any other Policy benefits.

### Family Planning Expense

For females with reproductive capacity, **Covered Medical Expenses** include those charges incurred for services and supplies that are provided to prevent pregnancy. All contraceptive methods, services and supplies covered under this benefit must be approved by the Food and Drug Administration (FDA).

Coverage includes counseling services on contraceptive methods provided by a physician, obstetrician or gynecologist. Such counseling services are **Covered Medical Expenses** when provided in either a group or individual setting.

The following contraceptive methods are **covered expenses** under this benefit:

**Voluntary Sterilization**

**Covered expenses** include charges billed separately by the provider for female voluntary sterilization procedures and related services and supplies including, but not limited to, tubal ligation and sterilization implants.

**Covered expenses** under this *Preventive Care* benefit would not include charges for a voluntary sterilization procedure to the extent that the procedure was not billed separately by the provider or because it was not the primary purpose of a confinement.

**Contraceptives**

**Covered expenses** include charges made by a physician or pharmacy for:

- female contraceptives that are **generic prescription drugs**. The prescription must be submitted to the pharmacist for processing. *This contraceptives benefit covers only generic prescription drugs.*
- female contraceptive devices and related services and supplies that are generic prescription devices when prescribed in writing by a physician. *This contraceptives benefit covers only those devices that are generic prescription devices.*
- FDA-approved female over-the-counter contraceptive methods that are prescribed by your physician. *The prescription must be submitted to the pharmacist for processing. These items are limited to one per day and a 30 day supply per prescription.*

**Limitations:**

- Unless specified above, not covered under this benefit are charges for:
- Services which are covered to any extent under any other part of this Plan;
| Family Planning Expense (continued) | • Services and supplies incurred for an abortion;  
| | • Services provided as a result of complications resulting from a voluntary sterilization procedure and related follow-up care;  
| | • Services which are for the treatment of an identified illness or injury;  
| | • Services that are not given by a physician or under his or her direction;  
| | • Psychiatric, psychological, personality or emotional testing or exams;  
| | • Any contraceptive methods that are only "reviewed" by the FDA and not "approved" by the FDA;  
| | • Male contraceptive methods, sterilization procedures or devices;  
| | • The reversal of voluntary sterilization procedures, including any related follow-up care.  
| Covered Medical Expenses | are payable as follows:  
| USC Designated Care: **100%** of the Negotiated Charge.  
| Preferred Care: **100%** of the Negotiated Charge.  
| Non-Preferred Care: **50%** of the Recognized Charge.  
| Important note: Brand-Name Prescription Drug or Devices will be covered at 100% of the Negotiated Charge, including waiver of Annual Deductible if a Generic Prescription Drug or Device is not available in the same therapeutic drug class or the prescriber specifies Dispense as Written.  
| Chlamydia Screening Test Expense | Benefits include charges incurred for an annual chlamydia screening test.  
| Benefits will be paid for chlamydia screening expenses incurred for:  
| • Women who are:  
| | • under the age of 20 if they are sexually active, and  
| | • At least 20 years old if they have multiple risk factors.  
| | Men who have multiple risk factors.  
| Covered Medical Expenses | are payable as follows:  
| USC Designated Care: **100%** of the Negotiated Charge.  
| Preferred Care: **100%** of the Negotiated Charge.  
| Non-Preferred Care: **50%** of the Recognized Charge.  
| Routine Screening for Sexually Transmitted Disease Expense | Benefits include charges for covered persons who are at least 18 years old and who are sexually active for annual routine screening for sexually transmitted diseases.  
| Covered Medical Expenses | are payable as follows:  
| USC Designated Care: **90%** of the Negotiated Charge.  
| Preferred Care: **90%** of the Negotiated Charge.  
| Non-Preferred Care: **50%** of the Recognized Charge.  
| Refer to Routine Physical Exam for benefits required by Health Care Reform for Sexually Transmitted Disease testing.  
| Routine Colorectal Cancer Screening Expense | **Covered Medical Expenses** include charges for colorectal cancer examination and laboratory tests, for any nonsymptomatic person age 50 or more, or a symptomatic person under age 50, for the following:  
| • One fecal occult blood test every 12 months in a row  
| • A Sigmoidoscopy at age 50 and every 3 years thereafter
| Routine Colorectal Cancer Screening Expense (continued) | • One digital rectal exam every 12 months in a row  
• A double contrast barium enema, once every 5 years  
• A colonoscopy age 50 and older every 10 years.  
• Virtual colonoscopy  
• Stool DNA |
| --- | --- |
| **Covered Medical Expenses** are payable as follows: | **USC Designated Care:** 100% of the Negotiated Charge.  
**Preferred Care:** 100% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge. |

| Routine Prostate Cancer Screening Expense | Benefits include charges incurred by a **covered person** for the screening of cancer as follows:  
• For a male age 50 or over, one digital rectal exam and one prostate specific antigen test each Policy Year. |
| --- | --- |
| **Covered Medical Expenses** are payable as follows: | **USC Designated Care:** 100% of the Negotiated Charge.  
**Preferred Care:** 100% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge. |

| Second Surgical Opinion Expense | Benefits include coverage for expenses incurred for a second opinion consultation by a specialist on the need for surgery which has been recommended by the covered person's physician. The specialist must be board certified in the medical field relating to the surgical procedure being proposed. Coverage will also be provided for any expenses incurred for required X-rays and diagnostic tests done in connection with that consultation. Aetna must receive a written report on the second opinion consultation.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |

| Acupuncture Expense | **Covered Medical Expenses** include Acupuncture treatment including the following:  
• Adult postoperative and chemotherapy nausea and vomiting  
• Nausea of pregnancy  
• Postoperative dental pain  
• Fibromyalgia/myofacial pain  
• Chronic low back pain secondary to osteoarthritis.  

The acupuncture must be administered by a health care provider, who is a legally qualified physician, practicing within the scope of their license.  
Benefits are payable as follows:  
**USC Designated Care:** 90% of the Negotiated Charge.  
**Preferred Care:** 90% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.  
Benefits are limited to a maximum of $500 per Policy Year. |
| **Acupuncture in Lieu of Anesthesia Expense** | **Covered Medical Expenses** include acupuncture therapy, when acupuncture is used in lieu of other anesthesia, for a surgical or dental procedure covered under this Plan.  
The acupuncture must be administered by a health care provider who is a legally qualified physician, practicing within the scope of their license.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
| **Dermatological Expense** | Benefits include charges for the diagnosis and treatment of skin disorders, excluding laboratory fees. Related laboratory expenses are covered under the Outpatient Expense Benefit.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness.  
*Covered Medical Expenses do not include cosmetic treatment and procedures.* |
| **Podiatric Expense** | Benefits include charges for podiatric services, provided on an outpatient basis following an injury.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness.  
Expenses for routine foot care, such as trimming of corns, calluses, and nails, are **not Covered Medical Expenses.** |
| **Prosthetics and Orthotics Expense** | **Covered Medical Expenses** include orthotic and prosthetic devices prescribed by surgeons or doctors of podiatric medicine.  
Benefits are payable as follows:  
**USC Designated Care:** 80% of the Negotiated Charge.  
**Preferred Care:** 80% of the Negotiated Charge.  
**Non-Preferred Care:** 80% of the Recognized Charge |
| **Home Health Care Expense** | **Covered Medical Expenses** include charges incurred by a covered person for home health care services made by a home health agency pursuant to a home health care plan, but only if:  
- The services are furnished by, or under arrangements made by, a licensed home health agency  
- The services are given under a home care plan. This Plan must be established pursuant to the written order of a physician, and the physician must renew that plan every 60 days. Such physician must certify that the proper treatment of the condition would require inpatient confinement in a hospital or skilled nursing facility if the services and supplies were not provided under the home health care plan. The physician must examine the covered person at least once a month  
- Except as specifically provided in the home health care services, the services are delivered in the patient's place of residence on a part-time, intermittent visiting basis while the patient is confined  
The care starts within 7 days after discharge from a hospital as an inpatient, and  
The care is for the same condition that caused the hospital confinement, or one related to it.  
**Home Health Care Services**  
- Part-time or intermittent nursing care by: a registered nurse (R. N.), a licensed Practical nurse (L.P.N.), or under the supervision of an R.N. if the services of an R. N. are not available,  
- Part time or intermittent home health aide services, that consist primarily of care of a medical or therapeutic nature by other than an R.N.,  
- Physical, occupational, speech therapy, or respiratory therapy,  
- Medical supplies, drugs and medicines, and laboratory services. However, these items are covered only to the extent they would be covered if the patient was confined to a hospital, |
| Home Health Care Expense (continued) | - Medical social services by licensed or trained social workers,  
- Nutritional counseling.  

**Covered Medical Expenses** will not include: 1) services by a person who resides in the covered person's home, or is a member of the covered person's immediate family, 2) homemaker or housekeeper services, 3) maintenance therapy, 4) dialysis treatment, 5) purchase or rental of dialysis equipment, or 6) food or home delivered services.  

A visit means a maximum of 4 continuous hours of home health service.  

**Home Health Care** Expense benefits are payable as follows:  

| USC Designated Care | 90% of the Negotiated Charge.  
| Preferred Care | 90% of the Negotiated Charge.  
| Non-Preferred Care | 50% of the Recognized Charge.  

Benefits are limited to a maximum of 100 visits per Policy Year.  

| Transfusion or Dialysis of Blood Expense | Benefits include charges for the transfusion or dialysis of blood, including the cost of: whole blood, blood components, and the administration thereof.  
Covered Medical Expenses are payable on the same basis as any other Sickness.  

| Hospice Expense | Benefits include charges for hospice care provided for a terminally ill covered person during a hospice benefit period.  
**Covered Medical Expenses** are payable as follows:  

| USC Designated Care | 90% of the Negotiated Charge.  
| Preferred Care | 90% of the Negotiated Charge.  
| Non-Preferred Care | 50% of the Recognized Charge.  

Benefits are limited to a maximum of $4,000 per Policy Year, 15 visits available for Family Beravement Counseling within 6 months.  

| Licensed Nurse Expense | **Covered Medical Expenses** include charges incurred by a covered person who is confined in a hospital as a resident bed-patient, and requires the services of a registered nurse or licensed practical nurse.  
**Covered Expenses** for a Licensed Nurse are covered as follows:  

| USC Designated Care | 90% of the Negotiated Charge.  
| Preferred Care | 90% of the Negotiated Charge.  
| Non-Preferred Care | 50% of the Recognized Charge.  

| Skilled Nursing Facility Expense | **Covered Medical Expenses** include charges incurred by a covered person for confinement in a skilled nursing facility for treatment rendered:  
- in lieu of confinement in a hospital as a full time inpatient, or  
- Within 24 hours following a hospital confinement and for the same or related cause(s) as such hospital confinement.  

**Covered Medical Expenses** are payable as follows:  

| USC Designated Care | 90% of the Negotiated Charge for the semi-private room rate.  
| Preferred Care | 90% of the Negotiated Charge for the semi-private room rate.  
| Non-Preferred Care | 50% of the Recognized Charge for the semi-private room rate.  

| | | |
| Rehabilitation Facility Expense | **Covered Medical Expenses** include charges incurred by a covered person for confinement as a full time inpatient in a rehabilitation facility. Confinement in the rehabilitation facility must follow within 24 hours of, and be for the same or related cause(s) as, a period of hospital or skilled nursing facility confinement.  
**Covered Medical Expenses** for Rehabilitation Facility Expense are covered as follows:  
**USC Designated Care:** 90% of the Negotiated Charge for the rehabilitation facility’s daily room and board maximum for semi-private accommodations  
**Preferred Care:** 90% of the Negotiated Charge for the rehabilitation facility’s daily room and board maximum for semi-private accommodations  
**Non-Preferred Care:** 50% of the Recognized Charge for the rehabilitation facility’s daily room and board maximum for semi-private accommodations. |
|---------------------------|-------------------------------------------------------------------------------------|
| AIDS Vaccine Expense      | **Covered Medical Expenses** include charges incurred by a covered person for the materials for the administration of an appropriate and **medically necessary** AIDS vaccine that has been approved by the federal Food and Drug Administration and is recommended by the United States Public Health Service.  
Benefits are payable as follows:  
**USC Designated Care:** 100% of the Negotiated Charge.  
**Preferred Care:** 100% of the Negotiated Charge.  
**Non-Preferred Care:** 50% of the Recognized Charge.  
**Covered Medical Expenses** do **not** include clinical trials relating to an AIDS vaccine or for any AIDS vaccine that has been approved by the federal Food and Drug Administration in the form of an investigational new drug application. |
| HIV Testing               | **Covered Medical Expenses** include HIV testing including testing related to primary diagnosis.  
Covered Medical Expenses are payable on the same basis as any other Sickness. |
| Clinical Trial Expense    | **Covered Medical Expenses** include the necessary and routine patient care, physician and facility charges incurred by a covered person who is enrolled in a Phase I, Phase II, Phase III or Phase IV Clinical Trial study.  
**Please see the definition of Clinical Trials on page 84 for more detailed information on this benefit.**  
Charges for Covered Medical Expenses incurred by a covered person for the treatment that is (1) provided in the clinical trial and that is (2) a result of unintended medical complications caused by the treatment provided in the clinical trial are payable on the same basis as any disease or illness covered under this Plan.  
- Any care provided in the clinical trial must be for services that are considered Covered Medical Expenses under this Plan. They must be consistent with all of the terms and conditions of this Plan including but not limited to:  
  - Aetna’s Clinical Guidelines and Utilization Review criteria, and  
  - Quality Assurance program.  
**Not covered** are:  
- costs of data collection and record-keeping that would not be required but for the clinical trial, and  
- any services to clinical trial participants needed solely to satisfy data collection needs of the clinical trial (ex. protocol-induced costs), and  
- Services and supplies provided “free of charge” by the trial sponsor to the covered person.  
**Covered Medical Expenses** are payable on the same basis as any other Sickness. |
<table>
<thead>
<tr>
<th>Expense</th>
<th>Covered Medical Expenses include services related to diagnosis, treatment, and appropriate management of osteoporosis.</th>
<th>Covered Medical Expenses are payable on the same basis as any other Sickness.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Osteoporosis</td>
<td><strong>Covered Medical Expenses</strong> include services related to diagnosis, treatment, and appropriate management of osteoporosis.</td>
<td><strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Expense</td>
<td><strong>Covered Medical Expenses</strong> include coverage for telemedicine when services are rendered by a health care provider without person-to-person contact with the provider.</td>
<td><strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Telemedicine</td>
<td><strong>Covered Medical Expenses</strong> include coverage for telemedicine when services are rendered by a health care provider without person-to-person contact with the provider.</td>
<td><strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Expense</td>
<td>“Telemedicine” means the practice of health care delivery, diagnosis, consultation, treatment, transfer of medical data, and education using interactive audio, video, or data communications. Neither a telephone conversation nor an electronic mail message between a health care practitioner and patient constitutes “telemedicine.”</td>
<td><strong>Covered Medical Expenses</strong> are payable on the same basis as any other Sickness.</td>
</tr>
<tr>
<td>Transgender Related Expense</td>
<td><strong>Covered Medical Expenses</strong> include charges incurred by a covered person for surgery, mental health, prescription drugs and other related services that are Covered Medical Expenses under this plan.</td>
<td><strong>Covered Medical Expenses</strong> for surgery are limited to a maximum of $50,000 per Lifetime.</td>
</tr>
<tr>
<td>Expense</td>
<td><strong>Covered Medical Expenses</strong> include charges incurred by a covered person for surgery, mental health, prescription drugs and other related services that are Covered Medical Expenses under this plan.</td>
<td><strong>Covered Medical Expenses</strong> for surgery are limited to a maximum of $50,000 per Lifetime.</td>
</tr>
<tr>
<td>Related Expense</td>
<td><strong>Covered Medical Expenses</strong> include charges incurred by a covered person for surgery, mental health, prescription drugs and other related services that are Covered Medical Expenses under this plan.</td>
<td><strong>Covered Medical Expenses</strong> for surgery are limited to a maximum of $50,000 per Lifetime.</td>
</tr>
</tbody>
</table>

**GENERAL PROVISIONS**

**STATE MANDATED BENEFITS**

This Plan will pay benefits in accordance with any applicable California Insurance Law(s).

**RIGHT OF RECOVERY PROVISION**

When a covered person’s injury appears to be someone else’s fault, benefits otherwise payable under the Policy for Covered Medical Expenses incurred as a result of that injury will not be paid unless the covered person or his legal representative agrees:

- to repay Aetna for such benefits to the extent they are for losses for which compensation is paid to the covered person by or on behalf of the person at fault,
- to allow Aetna a lien on such compensation and to hold such compensation in trust for Aetna, and
- to execute and give to Aetna any instruments needed to secure the rights under (a) and (b).

If a Covered Person receives any payment from any potentially responsible party, as a result of an Injury or illness, Aetna has the right to recover from, and be reimbursed by, the Covered Person for all amounts this Plan has paid, and will pay as a result of that Injury or illness, up to and including the full amount the Covered Person receives, from all potentially responsible parties. A "Covered Person" includes, for the purposes of this provision, anyone on whose behalf This Plan pays or provides any benefit, including but not limited to the minor child or Dependent of any Covered Person, entitled to receive any benefits from this Plan.

As used in this provision, the term "responsible party" means any party possibly responsible for making any payment to a Covered Person or on a Covered Person's behalf due to a Covered Person's injuries or illness or any insurance coverage responsible making such payment, including but not limited to:

- Uninsured motorist coverage,
- Underinsured motorist coverage,
- Personal umbrella coverage,
- Med-pay coverage,
• Workers compensation coverage,
• No-fault automobile insurance coverage, or
• Any other first party insurance coverage.

The Covered Person shall do nothing to prejudice Aetna's reimbursement rights. The Covered Person shall, when requested, fully cooperate with Aetna's efforts to recover its benefits paid. It is the duty of the Covered Person to notify Aetna within 45 days of the date when any notice is given to any party, including an attorney, of the intention to pursue or investigate a claim, to recover damages, due to injuries sustained by the Covered Person.

The Covered Person acknowledges that this Plan's reimbursement rights are a first priority claim against all potential responsible parties, and are to be paid to Aetna before any other claim for the Covered Person's damages. This Plan shall be entitled to full reimbursement first from any potential responsible party payments, even if such payment to the Plan will result in a recovery to the Covered Person, which is insufficient to make the Covered Person whole, or to compensate the Covered Person in part or in whole for the damages sustained. This Plan is not required to participate in or pay attorney fees to the attorney hired by the Covered Person to pursue the Covered Person's damage claim. In addition, this Plan shall be responsible for the payment of attorney fees for any attorney hired or retained by this Plan. The Covered Person shall be responsible for the payment of all attorney fees for any attorney hired or retained by the Covered Person or for the benefit of the Covered Person.

The terms of this entire reimbursement provision shall apply. This Plan is entitled to full recovery regardless of whether any liability for payment is admitted by any potentially responsible party, and regardless of whether the settlement or judgment received by the Covered Person identifies the medical benefits this Plan provided. This Plan is entitled to recover from any and all settlements or judgments, even those designated as "pain and suffering" or "non-economic damages" only.

EXCESS PROVISION

This Plan is an excess only Plan. As an excess only Plan, this Plan pays its Covered Medical Expenses after any other medical coverage. This Plan’s liability will be determined without consideration to any limitation clause or clauses regarding other coverage contained in any other medical coverage. Benefits Payable under this Plan shall be limited to the Plan’s Covered Medical Expenses and reduced by the amount paid or payable by any other medical coverage. However, consideration will be given to the other medical coverage’s liability due to a provider contract or other reasons when calculating this Plan’s Benefits Payable.

For the purposes of calculating a benefit under this Plan, the liability of the other medical coverage shall be considered and shall not depend upon whether timely application for benefits from other medical coverage is made by the covered person or on the covered person’s behalf. If any other medical coverage provides benefits on an excess only basis, the coverage for the covered person which has been in effect the longest shall pay benefits first.

“Other medical coverage” means any reimbursement for or recovery of any element of incurred covered charges available from any other source whatsoever whether through an insurance policy or other type of coverage, except gifts and donations, including but not limited to the following:

• Any group, accident-only, blanket or franchise policy of accident, disability, health, or accident and sickness insurance.
• Any arrangement of benefits for members of a group, whether insured or uninsured.
• Any prepaid service arrangement such as Blue Cross or Blue Shield or group practice plans or health maintenance organizations.
• Any amount payable as a benefit for accidental bodily injury arising out of a motor vehicle accident to the extent such benefits are payable under the medical expense payment provision (or, by whatever terminology used to include such benefits mandated by law) of any motor vehicle insurance policy.
• Any amounts payable for injuries related to the covered person’s job to the extent that he or she actually received benefits under a Workers’ Compensation Law.
• Social Security Disability Benefits, except that Other Medical Insurance shall not include any increase in Social Security Disability Benefits payable to the covered person after the covered person becomes disabled while insured hereunder.
• Any benefits payable under any program provided or sponsored solely or primarily by any governmental agency or subdivision or through operation of law or regulation.
HMO/PPO Provision – In the event that expenses are denied under a Health Maintenance Organization, Preferred Provider Organization (PPO) or other group medical plan the covered person has in force, and such denial is because care or treatment was received outside of the network’s geographic area, benefits will be payable under this coverage, provided the expense is a Covered Medical Expense.

EXTENSION OF BENEFITS

If a covered person is totally disabled on the termination date of the Policy, benefits will be extended to provide covered benefits that are necessary to treat medical conditions causing or directly related to the disability as determined by Aetna, and remain in effect until the earlier of the date that:

- the member is no longer totally disabled, or
- the member has exhausted the covered benefits available for treatment of that condition, or
- the member has become eligible for coverage from another health benefit plan which does not exclude coverage for the disabling condition, or
- after a period of 12 months in which benefits under such coverage are provided to the member.

If a covered person is confined to a hospital on the date his or her Basic Sickness Expense coverage terminates, charges incurred during the continuation of that hospital confinement will also be included in the term “Expense”, but only while they are incurred during the 31 day period following such termination of insurance.

TERMINATION OF INSURANCE

Benefits are payable under this Plan only for those Covered Expenses incurred while the policy is in effect as to the Covered Person. No benefits are payable for expenses incurred after the date the insurance terminates, except as may be provided under the Extension of Benefits provision.

TERMINATION OF STUDENT COVERAGE

Insurance for a covered student will end on the first of these to occur:

- the date this Plan terminates,
- the last day for which any required premium has been paid,
- the date on which the covered student withdraws from the school because of entering the armed forces of any country. Premiums will be refunded on a pro-rata basis when application is made within 90 days from withdrawal,
- the date the covered student is no longer in an eligible class.
- the date the Continuation of Coverage terminates.

If withdrawal from school is for other than entering the armed forces, no premium refund will be made. Students will be covered for the Policy term for which they are enrolled, and for which premium has been paid.

TERMINATION OF DEPENDENT COVERAGE

Insurance for a covered student’s dependent will end when insurance for the covered student ends. Before then, coverage will end:

- For a child, on the last day of the Policy Period following the child’s 26th birthday
- The date the covered student fails to pay any required premium.
- The date the marriage ends in divorce or annulment.
- The date dependent coverage is deleted from this Plan.

For a domestic partner, the earlier to occur of:

- the date this Plan no longer allows coverage for domestic partners, and
- the date of termination of the domestic partnership. In that event, a completed and signed declaration of Termination of Domestic Partnership must be provided to the Policyholder.
- The date the dependent ceases to be in an eligible class.

Termination will not prejudice any claim for a charge that is incurred prior to the date coverage ends.
INCAPACITATED DEPENDENT CHILDREN

Insurance may be continued for incapacitated dependent children who reach the age at which insurance would otherwise cease. The dependent child must be chiefly dependent for support upon the covered student and be incapable of self-sustaining employment because of mental or physical handicap.

Due proof of the child's incapacity and dependency must be furnished to Aetna by the covered student within 31 days after the date insurance would otherwise cease. Such child will be considered a covered dependent, so long as the covered student submits proof to Aetna each year, that the child remains physically or mentally unable to earn his own living. The premium due for the child's insurance will be the same as for a child who is not so incapacitated.

The child's insurance under this provision will end on the earlier of:

- the date specified under the provision entitled Termination of Dependent Coverage, or
- the date the child is no longer incapacitated and dependent on the covered student for support.

Continuation of Coverage

A covered student who graduates with their diploma in Fall 2013 or graduates with their diploma in Spring 2014 from the University of Southern California and has been continuously insured under the plan offered by the Policyholder (regular student plan), may be covered for up to 6 months provided that: (1) a written request for continuation has been forwarded to Aetna 31 days prior to the termination of coverage, and (2) premium payment has been made. Coverage under this provision ceases on the date this Plan terminates. The University of Southern California Continuation Plan maximum benefit is $500,000.

<table>
<thead>
<tr>
<th>Age</th>
<th>Premium per month (up to 6 months)</th>
</tr>
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<tbody>
<tr>
<td>&lt; 24</td>
<td>$216</td>
</tr>
<tr>
<td>25 – 30</td>
<td>$248</td>
</tr>
<tr>
<td>31 – 40</td>
<td>$390</td>
</tr>
<tr>
<td>41- 50</td>
<td>$442</td>
</tr>
<tr>
<td>50+</td>
<td>$786</td>
</tr>
</tbody>
</table>

EXCLUSIONS

This Plan does not cover nor provide benefits for:

1. Expense incurred as a result of dental treatment; except for medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures; treatment resulting from injury to sound; natural teeth or for extraction of impacted wisdom teeth as provided elsewhere in this Policy.

2. Expense incurred for services normally provided without charge by the Policyholder's Health Service; Infirmary or Hospital; or by health care providers employed by the Policyholder.

3. Expense incurred for eye refractions; vision therapy; radial keratotomy; eyeglasses; contact lenses (except when required after cataract surgery); or other vision or hearing aids; or prescriptions or examinations except as required for repair caused by a covered injury.

4. Expense incurred as a result of an injury or sickness due to working for wage or profit or for which benefits are payable under any Workers' Compensation or Occupational Disease Law.

5. Expense incurred for treatment provided by a governmental medical facility unless there is a legal obligation to pay such charges in the absence of insurance.
6. Expense incurred for elective treatment or elective surgery except as specifically provided elsewhere in this Policy and performed while this Policy is in effect.

7. Expense incurred for cosmetic surgery, reconstructive surgery, or other services and supplies which improve, alter, or enhance appearance whether or not for psychological or emotional reasons. This exclusion will not apply to the extent needed to: (a) Improve the function or create a normal appearance to the extent possible of a part of the body that is not a tooth or structure that supports the teeth and is malformed as a result of a congenital defect, including harelip, webbed fingers or toes, or as a direct result of disease or surgery performed to treat a disease or injury; (b) Repair an injury (including reconstructive surgery for prosthetic device for a covered person who has undergone a mastectomy) which occurs while the covered person is covered under this Policy.

8. Expense covered by any other valid and collectible medical; health, accident or automotive insurance to the extent that benefits are payable under other valid and collectible insurance whether or not a claim is made for such benefits.

9. Expense incurred as a result of commission of a felony.

10. Expense incurred after the date insurance terminates for a covered person except as may be specifically provided in the Extension of Benefits Provision.

11. Expense incurred for any services rendered by a member of the covered person's immediate family or a person who lives in the covered person's home.

12. Expenses for treatment of injury or sickness to the extent that payment is made; as a judgment or settlement; by any person deemed responsible for the injury or sickness (or their insurers).

13. Expense incurred for which no member of the covered person's immediate family has any legal obligation for payment.

14. Expense incurred for custodial care. Custodial care means services and supplies furnished to a person mainly to help him or her in the activities of daily life. This includes room and board and other institutional care. The person does not have to be disabled. Such services and supplies are custodial care without regard to: by whom they are prescribed; or by whom they are recommended; or by whom or by which they are performed.

15. Expense incurred for the removal of an organ from a covered person for the purpose of donating or selling the organ to any person or organization. This limitation does not apply to a donation by a covered person to a spouse; child; brother; sister; or parent.

16. Expenses incurred for or in connection with procedures, services, or supplies that are, as determined by Aetna, to be experimental or investigational. A drug, a device, a procedure, or treatment will be determined to be experimental or investigational if: (a) There are insufficient outcomes data available from controlled clinical trials published in the peer reviewed literature to substantiate its safety and effectiveness for the disease or injury involved; or (b) If required by the FDA, approval has not been granted for marketing or a recognized national medical or dental society or regulatory agency has determined in writing that it is experimental, investigational, or for research purposes; or (c) The written protocol or protocols used by the treating facility, or the protocol or protocols of any other facility studying substantially the same drug, device, procedure, or treatment, or the written informed consent used by the treating facility, or by another facility studying the same drug, device, procedure, or treatment, states that it is experimental, investigational, or for research purposes. However, this exclusion will not apply with respect to services or supplies (other than drugs) received in connection with a disease if Aetna determines that: (a) The disease can be expected to cause death within one year in the absence of effective treatment; and (b) The care or treatment is effective for that disease or shows promise of being effective for that disease as demonstrated by scientific data. In making this determination; Aetna will take into account the results of a review by a panel of independent medical professionals. They will be selected by Aetna. This panel will include professionals who treat the type of disease involved; or (c) The covered person has been accepted into a phase I, II, III, or IV approved cancer clinical trial and the attending physician recommended the program. Also, this exclusion will not apply with respect to drugs that: (a) Have been granted treatment investigational new drug (IND) or Group c/treatment IND status; or (b) Are being studied at the Phase III level in a national clinical trial; sponsored by the National Cancer Institute if Aetna determines that available, scientific evidence demonstrates that the drug is effective or shows promise of being effective for the disease.

17. Expense incurred for; or related to; services; treatment; testing; educational testing and training.
18. Expense incurred for alternative; holistic medicine; and/or therapy; including but not limited to; yoga and
hynotheraphy.

19. Expense incurred when the person or individual is acting beyond the scope of his/her/its license.

20. Expense for care or services to the extent the charge would have been covered under Medicare Part A or Part B; even though the covered person is eligible; but did not enroll in Part B.

21. Expense for telephone consultations; charges for failure to keep a scheduled visit; or charges for completion of a claim form.

22. Expense for personal hygiene and convenience items; such as air conditioners; humidifiers; hot tubs; whirlpools; or physical exercise equipment; even if such items are prescribed by a physician.

23. Expense for services or supplies provided for the treatment of obesity and/or weight control, unless otherwise provided in the policy.

24. Expense for incidental surgeries; and standby charges of a physician.

25. Expense incurred for injury resulting from the play or practice of intercollegiate sports in excess of $500,000 (participating in sports clubs; or intramural athletic activities; is not excluded).

26. Expense for services and supplies for or related to gamete intrafallopian transfer; artificial insemination; in-vitro fertilization (except as required by the state law); or embryo transfer procedures; elective sterilization or its reversal; unless specifically provided for in this Policy.

27. Expenses incurred for massage therapy, unless medically necessary in conjunction with covered Physical Therapy or Chiropractic Expenses.

28. Expenses incurred for; or in connection with; speech therapy. This exclusion does not apply for charges for speech therapy that is expected to restore speech to a person who has lost existing function (the ability to express thoughts; speak words; and form sentences); as a result of an accident or sickness.

29. Expense incurred for; or related to sex change surgery in excess of $50,000 per lifetime.

30. Expense for charges that are not recognized charges; as determined by Aetna; except that this will not apply if the charge for a service; or supply; does not exceed the recognized charge for that service or supply; by more than the amount or percentage; specified as the Allowable Variation.

31. Expenses for routine vision exams; routine dental exams; routine hearing exams; except to the extent coverage of such exams; is specifically provided in the Policy.

32. Expense incurred for a treatment, service, or supply which is not medically necessary as determined by Aetna for the diagnosis care or treatment of the sickness or injury involved. This applies even if they are prescribed, recommended, or approved by the person’s attending physician; or dentist. In order for a treatment, service, or supply to be considered medically necessary, the service or supply must: (a) be care or treatment which is likely to produce a significant positive outcome as, and no more likely to produce a negative outcome than, any alternative service or supply, both as to the sickness or injury involved and the person's overall health condition; (b) be a diagnostic procedure which is indicated by the health status of the person and be as likely to result in information that could affect the course of treatment as, and no more likely to produce a negative outcome than, any alternative service or supply, both as to the sickness or injury involved and the person's overall health condition; and (c) as to diagnosis, care, and treatment, be no more costly (taking into account all health expenses incurred in connection with the treatment, service, or supply) than any alternative service or supply to meet the above tests. In determining if a service or supply is appropriate under the circumstances, Aetna will take into consideration: (a) information relating to the affected person's health status; (b) reports in peer reviewed medical literature; (c) reports and guidelines published by nationally recognized health care organizations that include supporting scientific data; (d) generally recognized professional standards of safety and effectiveness in the United States for diagnosis, care, or treatment; (e) the opinion of health professionals in the generally recognized health specialty involved; and (f) any other relevant information brought to Aetna's attention. In no event will the following services or supplies be considered to be medically necessary: (a) those
that do not require the technical skills of a medical, a mental health, or a dental professional; or (b) those furnished mainly for the personal comfort or convenience of the person, any person who cares for him or her, or any persons who is part of his or her family, any healthcare provider, or healthcare facility; or (c) those furnished solely because the person is an inpatient on any day on which the person's sickness or injury could safely and adequately be diagnosed or treated while not confined, or those furnished solely because of the setting if the service or supply could safely and adequately be furnished in a physician's or a dentist's office or other less costly setting.

Any exclusion above will not apply to the extent that coverage of the charges is required under any law that applies to the coverage.

DEFINITIONS

Accident: an occurrence which (a) is unforeseen; (b) is not due to or contributed to by sickness or disease of any kind; and (c) causes injury.

Actual Charge: the charge made for a covered service by the provider who furnishes it.

Aggregate Maximum: the maximum benefit that will be paid under this Policy for all Covered Medical Expenses incurred by a covered person that accumulate in one Policy Year.

Ambulatory Surgical Center: a freestanding ambulatory surgical facility that:
- Meets licensing standards.
- Is set up, equipped and run to provide general surgery.
- Makes charges.
- Is directed by a staff of physicians. At least one of them must be on the premises when surgery is performed and during the recovery period.
- Has at least one certified anesthesiologist at the site when surgery which requires general or spinal anesthesia is performed and during the recovery period.
- Extends surgical staff privileges to:
  - physicians who practice surgery in an area hospital; and
  - dentists who perform oral surgery.
- Has at least 2 operating rooms and one recovery room.
- Provides, or arranges with a medical facility in the area for, diagnostic x-ray and lab services needed in connection with surgery.
- Does not have a place for patients to stay overnight.
- Provides, in the operating and recovery rooms, full-time skilled nursing services directed by a R.N.
- Is equipped and has trained staff to handle medical emergencies.
- It must have:
  - a physician trained in cardiopulmonary resuscitation; and
  - a defibrillator; and
  - a tracheotomy set; and
  - a blood volume expander.
- Has a written agreement with a hospital in the area for immediate emergency transfer of patients. Written procedures for such a transfer must be displayed and the staff must be aware of them.
- Provides an ongoing quality assurance program. The program must include reviews by physicians who do not own or direct the facility.
- Keeps a medical record on each patient.

Birthing Center: a freestanding facility that:
- Meets licensing standards.
- Is set up, equipped and run to provide prenatal care, delivery and immediate postpartum care.
- Makes charges.
- Is directed by at least one physician who is a specialist in obstetrics and gynecology.
- Has a physician or certified nurse midwife present at all births and during the immediate postpartum period.
- Extends staff privileges to physicians who practice obstetrics and gynecology in an area hospital.
- Has at least 2 beds or 2 birthing rooms for use by patients while in labor and during delivery.
- Provides, during labor, delivery and the immediate postpartum period, full-time skilled nursing services directed by a R.N. or certified nurse midwife.
- Provides, or arranges with a facility in the area for, diagnostic X-ray and lab services for the mother and child.
- Has the capacity to administer a local anesthetic and to perform minor surgery. This includes episiotomy and repair of perineal tear.
- Is equipped and has trained staff to handle medical emergencies and provide immediate support measures to sustain life if complications arise during labor and if a child is born with an abnormality which impairs function or threatens life.
- Accepts only patients with low risk pregnancies.
- Has a written agreement with a hospital in the area for emergency transfer of a patient or a child. Written procedures for such a transfer must be displayed and the staff must be aware of them.
- Provides an ongoing quality assurance program. This includes reviews by physicians who do not own or direct the facility.
- Keeps a medical record on each patient and child.

**Brand-Name Prescription Drug** is a prescription drug with a proprietary name assigned to it by the manufacturer or distributor and so indicated by Medispan or any other similar publication designated by Aetna, an affiliate or third party vendor.

**Complications of Pregnancy**: conditions which require hospital stays before the pregnancy ends and whose diagnoses are distinct from but are caused or affected by pregnancy. These conditions are:
- acute nephritis or nephrosis; or
- cardiac decompensation or missed abortion; or
- similar conditions as severe as these.

Not included are (a) false labor, occasional spotting or physician prescribed rest during the period of pregnancy; (b) morning sickness; (c) hyperemesis gravidarum and preclampsia; and (d) similar conditions not medically distinct from a difficult pregnancy.

**Complications of Pregnancy** also include:
- non-elective cesarean section; and
- termination of an ectopic pregnancy; and
- spontaneous termination when a live birth is not possible. (This does not include voluntary abortion)

**Copay**: this is a fee charged to a person for Covered Medical Expenses. For Prescribed Medicines Expense; the copay is payable directly to the pharmacy for each: prescription; kit; or refill; at the time it is dispensed. In no event will the copay be greater than the pharmacy’s charge per: prescription; kit; or refill.

**Covered Dental Expenses**: those charges for any treatment; service; or supplies; covered by this Policy which are:
- not in excess of the reasonable and customary charges; or
- not in excess of the charges that would have been made in the absence of this coverage;
- and incurred while this Policy is in force as to the covered person.

**Covered Dependent**: a covered student’s dependent who is insured under this Policy.

**Covered Medical Expense**: those charges for any treatment, service or supplies covered by this Policy which are:
- not in excess of the reasonable and customary charges; or
- not in excess of the charges that would have been made in the absence of this coverage; and
- incurred while this Policy is in force as to the covered person except with respect to any expenses payable under the Extension of Benefit Provisions.
Covered Person: a covered student and any covered dependent while coverage under this Policy is in effect.

Covered Student: a student of the Policyholder who is insured under this plan.

Deductible: the amount of Covered Medical Expenses that are paid by each covered person during the policy year before benefits are paid.

Dental Consultant: a dentist who has agreed to provide consulting services in connection with the Dental Expense Benefit.

Dental Provider: This is any dentist; group; organization; dental facility; or other institution; or person.

Dentist: a legally qualified dentist. Also, a physician who is licensed to do the dental work he or she performs.

Dependent: (a) the covered student’s spouse residing with the covered student; or (b) the person identified as a domestic partner in the "Declaration of Domestic Partnership" which is completed and signed by the covered student; and (c) the covered student’s unmarried child under the age of 26 years. The child must reside with, and be fully supported by, the covered student.

The term “child” includes a covered student’s step-child; adopted child; and a child for whom a petition for adoption is pending; and who is residing with the covered student; and who is chiefly dependent on the covered student for his or her full support.

The term dependent does not include a person who is: (a) an eligible student, or (b) a member of the armed forces.

Designated Care: Care provided by a Designated Care Provider upon referral from the School Health Services.

Designated Care Provider: A health care provider or pharmacy that is affiliated; and has an agreement with the School Health Services to furnish services and supplies at a negotiated charge.

Durable Medical and Surgical Equipment: no more than one item of equipment for the same or similar purpose, and the accessories needed to operate it, that is:

- made to withstand prolonged use;
- made for and mainly used in the treatment of a disease or injury;
- suited for use in the home;
- not normally of use to persons who do not have a disease or injury;
- not for use in altering air quality or temperature;
- not for exercise or training.

Not included is equipment such as: whirlpools; portable whirlpool pumps; sauna baths; massage devices; overbed tables; elevators, communication aids; vision aids; and telephone alert systems.

Elective Treatment: medical treatment which is not necessitated by a pathological change in the function or structure in any part of the body occurring after the covered person’s effective date of coverage. Elective treatment includes but is not limited to:

- vasectomy;
- breast reduction;
- submucous resection and/or other surgical correction for deviated nasal septum, other than necessary treatment of covered acute purulent sinusitis;
- treatment for weight reduction;
- learning disabilities;
- treatment of infertility.
Emergency Admission: one where the physician admits the person to the hospital or residential treatment facility right after the sudden and at that time; unexpected onset of a change in a person’s physical or mental condition which:

- requires confinement right away as a full-time inpatient; and
- if immediate inpatient care was not given could; as determined by Aetna; reasonably be expected to result in:
  - loss of life or limb; or
  - significant impairment to bodily function; or
  - permanent dysfunction of a body part.

Emergency Medical Condition: This means a recent and severe medical condition; including, but not limited to; severe pain; which would lead a prudent layperson possessing an average knowledge of medicine and health; to believe that his or her condition; sickness; or injury; is of such a nature that failure to get immediate medical care could result in:

- Placing the person’s health in serious jeopardy; or
- Serious impairment to bodily function; or
- Serious dysfunction of a body part or organ; or
- In the case of a pregnant woman; serious jeopardy to the health of the fetus.

Generic Prescription Drug is a prescription drug, whether identified by its chemical, proprietary, or non-proprietary name that is accepted by the U.S. Food and Drug Administration (FDA) as therapeutically equivalent and interchangeable with drugs having an identical amount of the same active ingredient and so indicated by Medispan or any other publication designated by Aetna, an affiliate or third party vendor.

Home Health Agency:
- an agency licensed as a home health agency by the state in which home health care services are provided; or
- an agency certified as such under Medicare; or
- an agency approved as such by Aetna.

Home Health Aide: a certified or trained professional who provides services through a home health agency which are not required to be performed by an RN; LPN; or LVN; primarily aid the covered person in performing the normal activities of daily living while recovering from an injury or sickness; and are described under the written Home Health Care Plan.

Home Health Care: health services and supplies provided to a covered person on a part-time; intermittent; visiting basis. Such services and supplies must be provided in such person’s place of residence; while the person is confined as a result of injury or sickness. Also; a physician must certify that the use of such services and supplies is to treat a condition as an alternative to confinement in a hospital or skilled nursing facility.

Home Health Care Plan: a written plan of care established and approved in writing by a physician; for continued health care and treatment in a covered person’s home. It must either follow within 24 hours of and be for the same or related cause(s) as a period of hospital or skilled nursing confinement; or be in lieu of hospital or skilled nursing confinement.

Hospice: a facility or program providing a coordinated program of home and inpatient care which treats terminally ill patients. The program provides care to meet the special needs of the patient during the final stages of a terminal illness. Care is provided by a team made up of trained medical personnel; counselors; and volunteers. The team acts under an independent hospice administration and it helps the patient cope with physical; psychological; spiritual; social; and economic stresses. The hospital administration must meet the standards of the National Hospice Organization and any licensing requirements.

Hospice Benefit Period: a period that begins on the date the attending physician certifies that the covered person is a terminally ill patient who has less than 6 months to live. It ends after 6 months (or such later period for which treatment is certified) or on the death of the patient; if sooner.
**Hospital**: a facility which meets all of these tests:
- it provides inpatient services for the case and treatment of injured and sick people; and
- it provides room and board services and nursing services 24 hours a day; and
- it has established facilities for diagnosis and major surgery; and
- it is run as a hospital under the laws of the jurisdiction which it is located.

**Hospital** does not include a place run mainly: (a) for alcoholics or drug addicts; (b) as a convalescent home; or (c) as a nursing or rest home. The term “hospital” includes an alcohol and drug addiction treatment facility during any period in which it provides effective treatment of alcohol and drug addiction to the covered person.

**Hospital Confinement**: a stay of 18 or more hours in a row as a resident bed patient in a hospital.

**Injectable Drug(s)** are prescription drugs when an oral alternative drug is not available, unless specifically excluded as described in the Exclusion section of this Policy.

**Injury**: bodily injury caused by an accident. This includes related conditions and recurrent symptoms of such injury.

**Intensive Care Unit**: a designated ward; unit; or area within a hospital for which a specified extra daily surcharge is made and which is staffed and equipped to provide; on a continuous basis; specialized or intensive care or services; not regularly provided within such hospital.

**Jaw Joint Disorder**: This is a Temporomandibular Joint Dysfunction or any similar disorder in the relationship between the jaws or jaw joint; and the muscles; and nerves.

**Mail Order Pharmacy**: an establishment where prescription drugs are legally dispensed by mail.

**Medically Necessary**: a service or supply that is: necessary; and appropriate; for the diagnosis or treatment of a sickness; or injury; based on generally accepted current medical practice.

In order for a treatment; service; or supply to be considered medically necessary; the service or supply must:
- Be care or treatment which is likely to produce as significant positive outcome as any alternative service or supply; both as to the sickness or injury involved and the person’s overall health condition. It must be no more likely to produce a negative outcome than any alternative service or supply; both as to the sickness or injury involved and the person's overall health condition.
- Be a diagnostic procedure which is indicated by the health status of the person. It must be as likely to result in information that could affect the course of treatment as any alternative service or supply; both as to the sickness or injury involved and the person's overall health condition. It must be no more likely to produce a negative outcome than any alternative service or supply; both as to the sickness or injury involved and the person's overall health condition; and
- As to diagnosis; care; and treatment; be no more costly (taking into account all health expenses incurred in connection with the treatment; service; or supply;) than any alternative service or supply to meet the above tests.

In determining if a service or supply is appropriate under the circumstances; Aetna will take into consideration:
- information relating to the affected person's health status;
- reports in peer reviewed medical literature;
- reports and guidelines published by nationally recognized health care organizations that include supporting scientific data;
- generally recognized professional standards of safety and effectiveness in the United States for diagnosis; care; or treatment;
- the opinion of health professionals in the generally recognized health specialty involved; and
- any other relevant information brought to Aetna's attention.

In no event will the following services or supplies be considered to be medically necessary:
- Those that do not require the technical skills of a medical; a mental health; or a dental professional; or
- Those furnished mainly for: the personal comfort; or convenience; of the person; any person who cares for him or her; or any person who is part of his or her family; any healthcare provider; or healthcare facility; or
- Those furnished solely because the person is an inpatient on any day on which the person's sickness or injury could safely and adequately be diagnosed or treated while not confined; or
• Those furnished solely because of the setting if the service or supply could safely and adequately be furnished; in a physician's or a dentist's office; or other less costly setting.

Medication Formulary: a listing of prescription drugs which have been evaluated and selected by Aetna clinical pharmacists; for their therapeutic equivalency and efficacy. This listing includes both brand name and generic prescription drugs. This listing is subject to periodic review; and modification by Aetna.

Negotiated Charge: the maximum charge a Preferred Care Provider or Designated Provider has agreed to make as to any service or supply for the purpose of the benefits under this Policy.

Non-Occupational Disease: A non-occupational disease is a disease that does not:
• arise out of (or in the course of) any work for pay or profit; or
• result in any way from a disease that does.
A disease will be deemed to be non-occupational regardless of cause if proof is furnished that the covered student:
• is covered under any type of workers' compensation law; and
• is not covered for that disease under such law.

Non-Occupational Injury: A non-occupational injury is an accidental bodily injury that does not:
• arise out of (or in the course of) any work for pay or profit; or
• result in any way from an injury which does.

Non-Preferred Care: a health care service or supply furnished by a health care provider that is not a Designated Care Provider; or that is not a Preferred Care Provider; if, as determined by Aetna:
• the service or supply could have been provided by a Preferred Care Provider; and
• the provider is of a type that falls into one or more of the categories of providers listed in the directory.

Non-Preferred Care Provider:
• a health care provider that has not contracted to furnish services or supplies at a negotiated charge; or
• a Preferred Care Provider that is furnishing services or supplies without the referral of a School Health Services

Non-Preferred Drug is a brand-name prescription drug or generic prescription drug that does not appear on the preferred drug list.

Non-Preferred Pharmacy: a pharmacy not party to a contract with Aetna; or a pharmacy who is party to such a contract but who does not dispense prescription drugs in accordance with its terms.

Non-Preferred Prescription Drug Expense: an expense incurred for a prescription drug that is not a preferred prescription drug expense.

One Sickness: a sickness and all recurrences and related conditions which are sustained by a covered person.

Orthodontic treatment: any
• medical service or supply; or
• dental service or supply;
furnished to prevent or to diagnose or to correct a misalignment:
• of the teeth; or
• of the bite; or
• of the jaws or jaw joint relationship;
whether or not for the purpose of relieving pain.
Not included is:
• the installation of a space maintainer; or
• surgical procedure to correct malocclusion.
Out-of-Area Emergency Dental Care: medically necessary care or treatment for an emergency medical condition; that is rendered outside a 50 mile radius of the covered student’s member dental provider. Such care is subject to specific limitations set forth in this Policy.

Out-of-Pocket Limit – The amount that must be paid; by the covered student and their covered dependents; before Covered Medical Expenses will be payable at 100%; for the remainder of the Policy Year. The Out-of-Pocket Limit applies only to Covered Medical Expenses for preferred care; which are payable at a rate greater than 50%.

The following expenses do not apply toward meeting the Out-of-Pocket Limit:

- copays;
- expenses that are not Covered Medical Expenses;
- penalties,
- expenses for prescription drugs; and
- other expenses not covered by this Policy

Partial Hospitalization: continuous treatment consisting of not less than four hours and not more than twelve hours in any twenty-four hour period under a program based in a hospital.

Pharmacy: an establishment where prescription drugs are legally dispensed.

Physician: (a) legally qualified physician licensed by the state in which he or she practices; and (b) any other practitioner that must by law be recognized as a doctor legally qualified to render treatment.

Policy Year: the period of time from anniversary date to anniversary date except in the first year when it is the period of time from the effective date to the first anniversary date.

Preferred Care: care provided by

- covered person’s primary care physician; or a preferred care provider on the referral of the primary care physician; or
- a health care provider that is not a Preferred Care Provider for an emergency medical condition when travel to a Preferred Care Provider; or referral by a covered person’s primary care physician prior to treatment is not feasible; or
- a Non-Preferred Urgent Care Provider when travel to a Preferred Urgent Care Provider for treatment is not feasible; and if authorized by Aetna.

Preferred Care Provider: a health care provider that has contracted to furnish services or supplies for a negotiated charge; but only if the provider is; with Aetna’s consent; included in the directory as a Preferred Care Provider for:

- the service or supply involved; and
- the class of covered persons of which you are member.

Preferred Pharmacy: a pharmacy; including a mail order pharmacy; which is party to a contract with Aetna to dispense drugs to persons covered under this Policy; but only:

- while the contract remains in effect; and
- while such a pharmacy dispenses a prescription drug; under the terms of its contract with Aetna.

Preferred Prescription Drug Expense: An expense incurred for a prescription drug that:

- is dispensed by a Preferred Pharmacy; or for an emergency medical condition only; by a non-preferred pharmacy; and
- is dispensed upon the Prescription of a Prescriber who is:
  - a Designated Care Provider; or
  - a Preferred Care Provider; or
  - a Non-Preferred Care Provider; but only for an emergency condition; or on referral of a person’s Primary Care Physician; or
• a **dentist** who is a **Non-Preferred Care Provider**; but only one who is not of a type that falls into one or more of the categories of providers listed in the **directory** of **Preferred Care Providers**.

**Prescriber**: any person; while acting within the scope of his or her license; who has the legal authority to write an order for a **prescription drug**.

**Prescription**: an order of a **prescriber** for a **prescription drug**. If it is an oral order; it must be promptly put in writing by the **pharmacy**.

**Prescription Drug** is a drug, biological, or compounded **prescription** which, by State or Federal Law, may be dispensed only by **prescription** and which is required by Federal Law to be labeled “Caution: Federal Law prohibits dispensing without **prescription**.” This includes an injectable drug prescribed to be self-administered or administered by any other person except one who is acting within his or her capacity as a paid healthcare professional. Covered injectable drugs include insulin.

**Primary Care Physician**:
This is the **Preferred Care Provider** who is:
• selected by a person from the list of **Primary Care Physicians** in the **directory**;
• responsible for the person's on-going health care; and
• shown on Aetna's records as the person's **Primary Care Physician**.

For purposes of this definition, a **Primary Care Physician** also includes the **School Health Services**.

**Provider** is any recognized health care professional, **pharmacy** or facility providing services with the scope of their license.

**Recognized Charge**: Only that part of a charge which is recognized is covered. The **recognized charge** for a service or supply is the lowest of:
• The provider's usual charge for furnishing it; and
• The charge Aetna determines to be appropriate; based on factors such as the cost of providing the same or a similar service or supply; and the manner in which charges for the service or supply are made; and
• The charge Aetna determines to be the **recognized charge** percentage made for that service or supply.
• In some circumstances; Aetna may have an agreement; either directly or indirectly; through a third party; with a provider which sets the rate that Aetna will pay for a service or supply. In these instances; in spite of the methodology described above; the **recognized charge** is the rate established in such agreement.

In determining the **recognized charge** for a service or supply that is:
• Unusual; or
• Not often provided in the area; or
• Provided by only a small number of providers in the area.

Aetna may take into account factors, such as:
• The complexity;
• The degree of skill needed;
• The type of specialty of the provider;
• The range of services or supplies provided by a facility; and
• The **recognized charge** in other areas.

**Residential Treatment Facility**: a treatment center for children and adolescents; which provides residential care and treatment for emotionally disturbed individuals; and is licensed by the department of children and youth services; and is accredited as a residential treatment center by the council on accreditation or the joint commission on accreditation of health

**Respite Care**: care provided to give temporary relief to the family or other care givers in emergencies and from the daily demands for caring for a terminally ill **covered person**.

**Room and Board**: charges made by an institution for board and room and other necessary services and supplies. They must be regularly made at a daily or weekly rate.
School Health Services: any organization; facility; or clinic operated; maintained; or supported by the school or other entity under contract to the school which provides health care services to enrolled students.

Semi-private Rate: the charge for room and board which an institution applies to the most beds in its semiprivate rooms with 2 or more beds. If there are no such rooms; Aetna will figure the rate. It will be the rate most commonly charged by similar institutions in the same geographic area.

Service Area: the geographic area; as determined by Aetna; in which the Preferred Care Providers are located.

Sickness: disease or illness including related conditions and recurrent symptoms of the sickness. Sickness also includes pregnancy; and complications of pregnancy. All injuries or sickness due to the same or a related cause are considered one injury or sickness.

Skilled Nursing Facility: a lawfully operating institution engaged mainly in providing treatment for people convalescing from injury or sickness. It must have:
- organized facilities for medical services;
- 24 hours nursing service by RNs;
- a capacity of six or more beds;
- a daily medical records for each patient; and
- a physician available at all times.

Sound Natural Teeth: natural teeth; the major portion of the individual tooth which is present regardless of fillings. The teeth must be whole or properly restored and not in need of treatment for any reason other than the accidental injury. Sound natural teeth shall not include capped teeth.

Surgery Center: a free standing ambulatory surgical facility that:
- Meets licensing standards.
- Is set up, equipped and run to provide general surgery.
- Makes charges.
- Is directed by a staff of physicians. At least one of them must be on the premises when surgery is performed and during the recovery period.
- Has at least one certified anesthesiologist at the site when surgery which requires general or spinal anesthesia is performed and during the recovery period.
- Extends surgical staff privileges to:
  - physicians who practice surgery in an area hospital; and
  - dentists who perform oral surgery.
- Has at least 2 operating rooms and one recovery room.
- Provides, or arranges with a medical facility in the area for, diagnostic x-ray and lab services needed in connection with surgery.
- Does not have a place for patients to stay overnight.
- Provides, in the operating and recovery rooms, full-time skilled nursing services directed by a registered nurse.
- Is equipped and has trained staff to handle medical emergencies.
- It must have:
  - a physician trained in cardiopulmonary resuscitation; and
  - a defibrillator; and
  - a tracheotomy set; and
  - a blood volume expander.
- Has a written agreement with a hospital in the area for immediate emergency transfer of patients. Written procedures for such a transfer must be displayed; and the staff must be aware of them.
- Provides an ongoing quality assurance program. The program must include reviews by physicians who do not own or direct the facility.
• Keeps a medical record on each patient.

**Surgical Assistant**: a medical professional trained to assist in surgery in both the preoperative and postoperative periods under the supervision of a **physician**.

**Surgical expense**: charges by a **physician** for;
• a surgical procedure;
• a necessary preoperative treatment during a **hospital** stay in connection with such procedure; and
• usual postoperative treatment.

**Surgical procedure**:
• a cutting procedure;
• suturing of a wound;
• treatment of a fracture;
• reduction of a dislocation;
• radiotherapy (excluding radioactive isotope therapy), if used in lieu of a cutting operation for removal of a tumor;
• electrocauterization;
• diagnostic and therapeutic endoscopic procedures;
• injection treatment of hemorrhoids and varicose veins;
• an operation by means of laser beam;
• cryosurgery.

**Severe Mental Illness** shall include:
• Schizophrenia;
• Schizoaffective disorder;
• Bipolar disorder (manic-depressive illness);
• Major depressive disorders;
• Panic disorder;
• Obsessive-compulsive disorder;
• Pervasive developmental disorder or autism;
• Anorexia nervosa;
• Bulimia nervosa;

**Serious Emotional Disturbances of a Child**: a child under the age of 18 years who
• has one or more mental disorders as identified in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, other than a primary substance use disorder or developmental disorder, which results in behavior inappropriate to the child’s age according to expected developmental norms; and meets one or more of the following criteria.
• As a result of the mental disorder the child has substantial impairment in at least two of the following areas: self-care, school functioning, family relationships, or ability to function in the community; and either of the following occur: (i) the child is at risk of removal from home or has already been removed from the home; (ii) the mental disorder and impairments have been present for more than six months or are likely to continue for more than one year without treatment.
• The child displays one of the following: psychotic features, risk of suicide or risk of violence due to a mental disorder.
• The child meets special education eligibility requirements under Chapter 26.5, (commencing with section 7570) of Division 7 of Title 1 of the California Welfare and Institutions Code.

**Totally Disabled**: due to disease or **injury**; the **covered person** is not able to engage in most of the normal activities of a person of like age and sex in good health.
Urgent Admission: One where the physician admits the person to the hospital due to:
- the onset of or change in a disease; or
- the diagnosis of a disease; or
- an injury caused by an accident;
which, while not needing an emergency admission, is severe enough to require confinement as an inpatient in a hospital within 2 weeks from the date the need for the confinement becomes apparent.

Urgent Condition: This means a sudden illness; injury; or condition; that:
- is severe enough to require prompt medical attention to avoid serious deterioration of the covered person’s health;
- includes a condition which would subject the covered person to severe pain that could not be adequately managed without urgent care or treatment;
- does not require the level of care provided in the emergency room of a hospital; and
- requires immediate outpatient medical care that cannot be postponed until the covered person’s physician becomes reasonably available.

Urgent Care Provider:
This is:
- A freestanding medical facility which:
  - Provides unscheduled medical services to treat an urgent condition if the covered person’s physician is not reasonably available.
  - Routinely provides ongoing unscheduled medical services for more than 8 consecutive hours.
  - Makes charges.
  - Is licensed and certified as required by any state or federal law or regulation.
  - Keeps a medical record on each patient.
  - Provides an ongoing quality assurance program. This includes reviews by physicians other than those who own or direct the facility.
  - Is run by a staff of physicians. At least one such physician must be on call at all times.
  - Has a full-time administrator who is a licensed physician.
  - A physician’s office; but only one that:
    - has contracted with Aetna to provide urgent care; and
    - is, with Aetna’s consent; included in the Provider Directory as a Preferred Urgent Care Provider.
It is not the emergency room or outpatient department of a hospital.

Walk-in Clinic: a clinic with a group of physicians; which is not affiliated with a hospital; that provides: diagnostic services; observation; treatment; and rehabilitation on an outpatient basis.

CLAIM PROCEDURE
On occasion, the claims investigation process will require additional information in order to properly adjudicate the claim. This investigation will be handled directly by Aetna

Customer Service Representatives are available 8:30 A.M. to 5:30 P.M., Monday through Friday, ET for any questions.

Please send claims to:
Aetna Student Health
PO Box 981106
El Paso, TX 79998

1. Bills must be submitted within 90 days from the date of treatment.
2. Payment for Covered Medical Expenses will be made directly to the hospital or physician concerned, unless bill receipts and proof of payment are submitted.
3. If itemized medical bills are available at the time the claim form is submitted, attach them to the claim form.
4. Subsequent medical bills should be mailed promptly to the above address.

5. You will receive an “Explanation of Benefits” when your claims are processed. The Explanation of Benefits will explain how your claim was processed, according to the benefits of your Student Accident and Sickness Insurance Plan.

**APPEALS PROCEDURE**

**Definitions**

**Adverse Benefit Determination (Decision):** A denial; reduction; termination of; or failure to; provide or make payment (in whole or in part) for a service, supply or benefit.

Such adverse benefit determination may be based on:

- Your eligibility for coverage.
- Coverage determinations, including plan limitations or exclusions.
- The results of any Utilization Review activities.
- A decision that the service or supply is experimental or investigational.
- A decision that the service or supply is not medically necessary.

As to medical and prescription drug claims, an adverse benefit determination also means the termination of a covered person's coverage back to the original effective date (rescission) as it applies under any rescission provision appearing in the Policy.

**Appeal:** An oral or written request to Aetna to reconsider an adverse benefit determination.

**Complaint:** Any oral or written expression of dissatisfaction about quality of care or the operation of the Plan.

**Concurrent Care Claim Extension:** A request to extend a course of treatment that was previously approved.

**Concurrent Care Claim Reduction or Termination:** A decision to reduce or terminate a course of treatment that was previously approved.

**External Review:** A review of an adverse benefit determination or a final adverse benefit determination by an Independent Review Organization/External Review Organization (ERO) assigned by the State Insurance Commissioner Aetna or the U.S. Office of Personnel Management, as determined by Aetna and made up of physicians or other appropriate health care providers. The ERO must have expertise in the problem or question involved.

**Final Adverse Benefit Determination:** An adverse benefit determination that has been upheld by Aetna at the exhaustion of the appeals process.

**Pre-service Claim:** Any claim for medical care or treatment that requires approval before the medical care or treatment is received.

**Post-Service Claim:** Any claim that is not a “Pre-Service Claim.”

**Urgent Care Claim:** Any claim for medical care or treatment in which a delay in treatment could:
- seriously jeopardize your life or health;
- jeopardize your ability to regain maximum function;
- cause you to suffer severe pain that cannot be adequately managed without the requested medical care or treatment; or
- in the case of a pregnant woman, cause serious jeopardy to the health of the fetus.
**Full and Fair Review of Claim Determinations and Appeals**

As to medical and prescription drug claims and appeals only, Aetna will provide you with any new or additional evidence considered and rationale, relied upon, or generated by us in connection with the claim at issue. This will be provided to you in advance of the date on which the notice of the final adverse benefit determination is required to be provided so that you may respond prior to that date.

Prior to issuing a final adverse benefit determination based on a new or additional rationale, you must be provided, free of charge, with the rationale; the rationale must be provided as soon as possible and sufficiently in advance of the date on which notice of final adverse determination is required.

**Claim Determinations – Health Coverage**

Notice of a claim benefit decision will be provided to you in accordance with the guidelines and timelines provided below. As to medical and prescription drug claims only, if Aetna makes an adverse benefit determination, written notice will be provided to you, or in the case of a concurrent care claim, to your provider.

**Urgent Care Claims**

Aetna will notify you of an urgent care claim decision as soon as possible, but not later than 72 hours after the claim is made.

If more information is needed to make an urgent care claim decision, Aetna will notify the claimant within 72 hours of receipt of the claim. The claimant has 48 hours after receiving such notice to provide Aetna with the additional information. Aetna will notify the claimant within 48 hours of the earlier to occur:
- the receipt of the additional information;
- the end of the 48 hour period given the physician to provide Aetna with the information.

**Pre-Service Claims**

Aetna will notify you of a pre-service claim decision as soon as possible, but not later than 15 calendar days after the claim is made. Aetna may determine that due to matters beyond its control an extension of this 15 calendar day claim decision period is required. Such an extension, of no longer than 15 additional calendar days, will be allowed if Aetna notifies you within the first 15 calendar day period. If this extension is needed because Aetna needs more information to make a claim decision, the notice of the extension shall specifically describe the required information. You will have 45 calendar days, from the date of the notice, to provide Aetna with the required information.

**Post-Service Claims**

Aetna will notify you of a post-service claim decision as soon as possible, but not later than 30 calendar days after the claim is made. Aetna may determine that due to matters beyond its control an extension of this 30 calendar day claim decision period is required. Such an extension, of no longer than 15 additional calendar days, will be allowed if Aetna notifies you within the first 30 calendar day period. If this extension is needed because Aetna needs more information to make a claim decision, the notice of the extension shall specifically describe the required information. The patient will have 45 calendar days, from the date of the notice, to provide Aetna with the required information.

**Concurrent Care Claim Extension**

Following a request for a concurrent care claim extension, Aetna will notify you of a claim decision for urgent care as soon as possible but not later than 24 hours, provided the request is received at least 24 hours prior to the expiration of the approved course of treatment. A decision will be provided not later than 15 calendar days with respect to all other care, following a request for a concurrent care claim extension.
Concurrent Care Claim Reduction or Termination

Aetna will notify you of a claim decision to reduce or terminate a previously approved course of treatment with enough time for you to file an appeal.

As to medical and prescription drug claims only, if you file an appeal, coverage under the plan will continue for the previously approved course of treatment until a final appeal decision is rendered. During this continuation period, you are responsible for any copayments; coinsurance; and deductibles; that apply to the services; supplies; and treatment; that are rendered in connection with the claim that is under appeal. If Aetna’s initial claim decision is upheld in the final appeal decision, you will be responsible for all charges incurred for services; supplies; and treatment; received during this continuation period.

Complaints

If you are dissatisfied with the service you receive from the Plan or want to complain about a network provider you must call or write Member Services. The complaint must include a detailed description of the matter and include copies of any records or documents that you think are relevant to the matter. Aetna will review the information and provide you with a written response within 30 calendar days of the receipt of the complaint, unless more information is needed and it cannot be obtained within this period. The notice of the decision will tell you what you need to do to seek an additional review.

Appeals of Adverse Benefit Determinations

You may submit an appeal if Aetna gives notice of an adverse benefit determination. This Plan provides for one level of appeal. As to medical and prescription drug claims only, a final adverse benefit determination notice may also provide an option to request an External Review (if available).

You have 180 calendar days with respect to Health Claims following the receipt of notice of an adverse benefit determination to request your Level One appeal. Your appeal may be submitted orally or must be submitted in writing and must include:

- Your name.
- The school’s name.
- A copy of Aetna’s notice of an adverse benefit determination.
- Your reasons for making the appeal.
- Any other information you would like to have considered.

Send your written appeal to the address shown on the notice of adverse benefit determination, or you may call in your appeal using the telephone number listed on the notice.

You may also choose to have another person (an authorized representative) make the appeal on your behalf. You must provide written consent to Aetna.

As to medical and prescription drug claims only, you may be allowed to provide evidence or testimony during the appeal process in accordance with the guidelines established by the Federal Department of Health and Human Services.

Appeal – Medical and Prescription Drug Claims

A review of an Appeal of an adverse benefit determination shall be provided by Aetna personnel. They shall not have been involved in making the adverse benefit determination.

Urgent Care Claims (May Include Concurrent Care Claim Reduction or Termination)

Aetna shall issue a decision within 72 hours of receipt of the request for an appeal.

Pre-Service Claims (May Include Concurrent Care Claim Reduction or Termination)

Aetna shall issue a decision within 30 calendar days of receipt of the request for an appeal.

Post-Service Claims

Aetna shall issue a decision within 60 calendar days of receipt of the request for an Appeal.
**Exhaustion of Process**
You must exhaust the applicable Level One processes of the Appeal Procedure before you:

- Contact the California Department of Insurance to request an investigation of a **complaint** or **appeal**; or
- File a **complaint** or appeal with the California Department of Insurance; or
- Establish any:
  - litigation;
  - arbitration; or
  - administrative proceeding;
regarding an alleged breach of the policy terms by Aetna Life Insurance Company; or any matter within the scope of the Appeals Procedure.

As to medical and **prescription drug** claims only, under certain circumstances you may seek simultaneous review through the internal Appeals Procedure and **External Review** processes — these include **Urgent Care Claims** and situations where you are receiving an ongoing course of treatment. Exhaustion of the applicable process of the Appeal Procedure is not required under these circumstances.

**Important Note:**
As to medical and **prescription drug** claims only, if **Aetna** does not adhere to all claim determination and **appeal** requirements of the Federal Department of Health and Human Services, you are considered to have exhausted the **appeal** requirements and may proceed with **External Review** or any of the actions mentioned above. There are limits, though, on what sends a claim or an **appeal** straight to an **External Review**. Your claim or internal **appeal** will not go straight to **External Review** if:
- a rule violation was minor and isn't likely to influence a decision or harm you;
- it was for a good cause or was beyond Aetna's control; and
- it was part of an ongoing, good faith exchange between you and Aetna.

**External Review**
As to medical and **prescription drug** claims only, you may receive an **adverse benefit determination** or **final adverse benefit determination** because **Aetna** determines that:
- the claim involves medical judgment;
- the care is not **necessary** or appropriate;
- a service, supply or treatment is **experimental or investigational** in nature.

In these situations, you may request an **External Review** if you or your provider disagrees with **Aetna**’s decision.

To request an **External Review**, any of the following requirements must be met:

- You have received an **adverse benefit determination** notice by **Aetna**, and **Aetna** did not adhere to all claim determination and **appeal** requirements of the Federal Department of Health and Human Services.
- You have received a **final adverse benefit determination** notice of the denial of a claim by **Aetna**.
- Your claim was denied because **Aetna** determined that the care was not **necessary** or appropriate or was **experimental or investigational**.
- You qualify for a faster review as explained below.

The notice of **adverse benefit determination** or **final adverse benefit determination** that you receive from **Aetna** will describe the process to follow if you wish to pursue an **External Review**, and include a copy of the **Request for External Review Form**.

You must submit the **Request for External Review Form** to the U.S. Office of Personnel Management within 123 calendar days of the date you received the **adverse benefit determination** or **final adverse benefit determination** notice. You also must include a copy of the notice and all other pertinent information that supports your request.
The U.S. Office of Personnel Management will contact the ERO that will conduct the review of your claim. The ERO will select one or more independent clinical reviewers with appropriate expertise to perform the review. In making a decision, the external reviewer may consider any appropriate credible information that you send along with the Request for External Review Form, and will follow Aetna’s contractual documents and plan criteria governing the benefits. You will be notified of the decision of the ERO usually within 45 calendar days of Aetna’s receipt of your request form and all the necessary information.

A faster review is possible if your physician certifies (by telephone or on a separate Request for External Review Form) that a delay in receiving the service would:
- seriously jeopardize your life or health; or
- jeopardize your ability to regain maximum function; or
- if the adverse benefit determination relates to experimental or investigational treatment, if the physician certifies that the recommended or requested health care service, supply or treatment would be significantly less effective if not promptly initiated.

You may also receive a faster review if the final adverse benefit determination relates to an admission; availability of care; continued stay; or health service for which you received emergency care, but have not been discharged from a facility.

Faster reviews are decided within 72 hours after Aetna receives the request.

Aetna will abide by the decision of the ERO, except where Aetna can show conflict of interest, bias or fraud.

You are responsible for the cost of compiling and sending the information that you wish to be reviewed by the ERO to Aetna. Aetna is responsible for the cost of sending this information to the ERO and for the cost of the external review.

For more information about the Appeals Procedure or External Review processes, call the Member Services telephone number shown on your ID card.

**PRESCRIPTION DRUG CLAIM PROCEDURE**

When obtaining a covered prescription, please present your ID card to a Preferred Pharmacy, along with your applicable copay. The pharmacy will bill Aetna for the cost of the drug, plus a dispensing fee, less the copay amount.

When you need to fill a prescription, and do not have your ID card with you, you may obtain your prescription from an Aetna Preferred Pharmacy, and be reimbursed by submitting a completed Aetna Prescription Drug claim form. You will be reimbursed for covered medications, less your copay.

**AETNA NAVIGATOR**

Got Questions? Get Answers with Aetna’s Navigator®

As an Aetna Student Health insurance member, you have access to Aetna Navigator®, your secure member website, packed with personalized claims and health information. You can take full advantage of our interactive website to complete a variety of self-service transactions online. By logging into Aetna Navigator, you can:
- Review who is covered under your plan.
- Request member ID cards.
- View Claim Explanation of Benefits (EOB) statements.
- Estimate the cost of common health care services and procedures to better plan your expenses.
- Research the price of a drug and learn if there are alternatives.
- Find health care professionals and facilities that participate in your plan.
- Send an e-mail to Aetna Student Health Customer Service at your convenience.
- View the latest health information and news, and more!

How do I register?

Go to www.aetnastudenthealth.com

Need help with registering onto Aetna Navigator?
Registration assistance is available toll free, Monday through Friday, from 7 a.m. to 9 p.m. Eastern Time at (800) 225-3375.
NOTICE

Aetna considers nonpublic personal member information confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your health Plan, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals, and other caregivers), vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating Network/Preferred Providers are also required to give you access to your medical records within a reasonable amount of time after you make a request. By enrolling in the Plan, you permit us to use and disclose this information as described above on behalf of yourself and your dependents. To obtain a copy of our Notice of Privacy Practices describing in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Customer Services number on your ID card or visit www.aetnastudenthealth.com.

Administered by:
Aetna Student Health
P.O. Box 981106
El Paso, TX 79998
877-626-2299
www.aetnastudenthealth.com

Underwritten by:
Aetna Life Insurance Company (ALIC)
151 Farmington Avenue
Hartford, CT 06156
(860) 273-0123

Policy Number: 474947

The University of Southern California Student Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. Aetna Student HealthSM is the brand name for products and services provided by these companies and their applicable affiliated companies.