

Your Home Page @ Aetna Navigator®

Once you're a member of the Plan, you have access to Aetna Navigator, your secure member website. It's packed with personalized benefits and health information.

When you register with Aetna Navigator, you'll have your own personal home page to:

- View your most recent claims
- Print a temporary ID card
- See who is covered under your Plan
- Use cost of care tool
- View your health history report which provides your health data in a portable and easy to read format
- And much more!

Learn More!

Go to www.aetnastudenthealth.com to learn more or call 1-800-926-8545.

This material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. The plan will pay benefits in accordance with any applicable Maine insurance law. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of benefits. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: GR-96134.

Questions?

For questions about:

- Plan Benefits
- Enrollment (student or dependent)
- Eligibility
- Claims processing

Please contact:

Cross Insurance
217 Main Street
PO Box 3028
Lewiston, ME 04243
(800) 537-6444
www.crossagency.com/usmint

Please make sure you understand your school's credit hour and other requirements for enrolling in this plan. Aetna Student Health reserves the right to review, at any time, your eligibility to enroll in this plan. If it is determined that you did not meet the school's eligibility requirements for enrollment, your participation in the plan may be rescinded in accordance with its terms.

Aetna Student Health
Attn: Communications Dept.
1 Charles Park
Cambridge, MA 02142

Your weekend plans	The Aetna Student Health Insurance Plan
✓ Hiking in the mountains	✓ Covers treatment for sprained ankle
✓ Hang out with friends	✓ Covers flu medicine
✓ Go to the beach	✓ Provides access to discounts on designer sunglasses
✓ Beef up those biceps	✓ Provides access to discounts on fitness membership
✓ Make plans for next weekend	✓ Includes even more coverage and savings
See inside for details.	

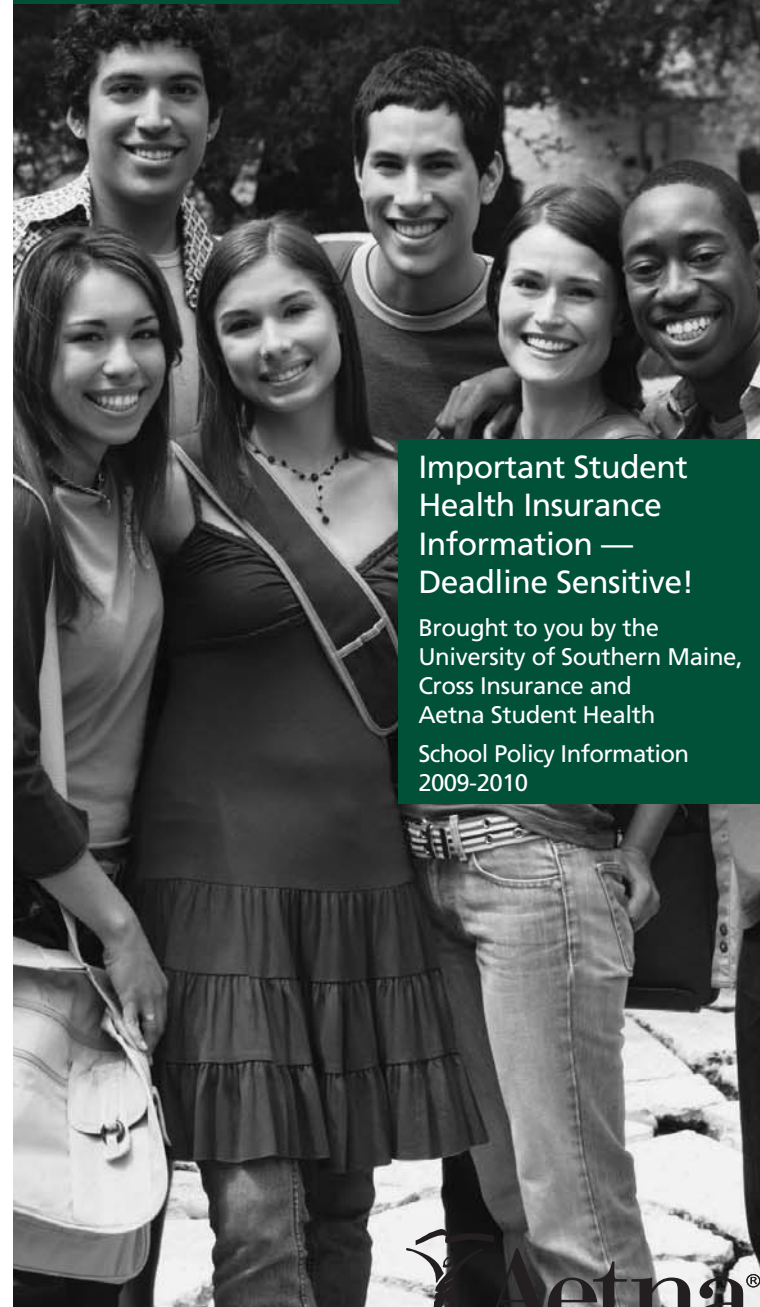
Important: Response Required



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INTERNATIONAL



Important Student Health Insurance Information — Deadline Sensitive!

Brought to you by the University of Southern Maine, Cross Insurance and Aetna Student Health
School Policy Information
2009-2010



Who

Is Aetna Student Health?

Aetna is a leader in the insurance industry with a strong knowledge of health insurance benefits and an expansive network of physicians, hospitals, and other health care providers. We've been offering health insurance coverage to students like you for more than 25 years at colleges and universities across the country. We work with the University of Southern Maine Health and Counseling Services professionals and administrators to give you access to medical care when you need it. You are even covered when you travel home or to another country, throughout the Policy/school year.

Why

Is a Student Health Insurance Plan Important?

Health care costs are at an all-time high. Don't let an unexpected trip to the doctor or hospital set you back financially.

Here are some things to think about:

- **If you're covered as a dependent under your parents' plan, coverage may end at age 19 or 23.** Most health plans have age restrictions that limit coverage for dependents, even students. You're eligible for coverage for as long as you are registered with the University of Southern Maine for six or more credits.
- **You may not be covered away from home or abroad.** If you travel in the U.S. or study abroad, it's good to know you're covered if you need health care.
- **You may not have prescription drug coverage.** The cost of prescription drugs is growing by double digits. Under our Plan, you can be reimbursed for 50% of the Reasonable Charge.

What

Is This Health Insurance Plan All About?

The Student Health Insurance Plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan. Please view the Student Health Insurance Brochure online at www.crossagency.com/usmint for more benefit details. Here's a brief description of the Plan benefits.

The University of Southern Maine International Student and Scholars Health Insurance Plan is underwritten by Aetna Life Insurance Company (ALIC), presented by Cross Insurance 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.

Dear USM Student,
 On behalf of the staff at University Health and Counseling Services, I would like to welcome you to the academic year 2009-2010 at the University of Southern Maine! I would also like to introduce you to the University Health and Counseling Services (UHCS) Health Fee, and the USM sponsored Student and Scholars Health Insurance Plan. USM students registered for six or more credits emanating from the Portland or Gorham campus are assessed a mandatory Health Fee. The Health Fee provides pre-paid health care. Students who pay the Fee can obtain unlimited free office visits at UHS and 12 free counseling sessions at University Counseling Services (UCS). Students not automatically assessed the Health Fee can voluntarily pay the Health Fee within the first four weeks of the semester, or pay on a fee-for-service basis. The Health Fee does NOT pay for lab tests, x-rays, medications, hospitalization, or other costs reimbursable through insurance, managed care, or Medicaid. The Health Fee is not health insurance; the Health Fee is designed to work with your health insurance to minimize your health care costs.

At USM, health insurance for our international student population is a mandated requirement as it is in many other colleges and universities nationwide. Although our student population is generally a healthy population, unexpected illnesses and injuries do happen. Health insurance provides a valuable safety net for the unexpected health event. We, at UHCS, see students who experience serious health problems and who face the reality of significant medical expenses. The financial impact caused by these unexpected health problems can delay or even end a college experience when the student does not have the safety net of health insurance.

We are acutely aware of the high cost of health insurance and we work hard to offer a Student Health Insurance Plan to our students that has reasonable coverage at a reasonable cost. The Aetna International Student and Scholar Health Insurance Plan, endorsed by USM, is a 12-month plan of basic coverage with a maximum benefit of \$250,000 per Policy Year at a cost of only \$1,875 for the entire year (August 15, 2009 - August 15, 2010). An overview of this Plan is provided in this Pamphlet. Additional information is available in the online Brochure at www.crossagency.com/usmint.

Again, the Health Fee and the Student Health Insurance Plan are designed to work together to minimize your health care costs. We encourage you to take full advantage of the mandatory Health Fee by utilizing our quality campus health services. The health insurance will round out your health care coverage. We are looking forward to serving you in the upcoming academic year. We hope your experience at USM is enriching and rewarding, and we wish you good health.

Sincerely,
 Kristine Bertini, Psy. D.
 University Health and Counseling Services
 105 Payson Smith
 Portland, ME 04104

Your Benefits at a Glance

The University of Southern Maine International Student and Scholars Health Insurance Plan may not cover all your health care expenses. The Plan excludes coverage for certain services and contains limitations on the amounts it will pay. Please read the University of Southern Maine International Student and Scholars Health Insurance Plan Brochure carefully before deciding whether this Plan is right for you. While this document and the University of Southern Maine International Student and Scholars Health Insurance Plan Brochure tell you about some of the important features of the Plan, other features may be important to you and some 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 the University of Southern Maine, you may view it at the University's Health and Counseling Services or you may contact us at (800) 926-8545.

This Plan will never pay more than the maximums listed below in a coverage year. Additional Plan maximums may also apply. Some illnesses may cost more to treat and health care providers may bill you for what the Plan does not cover.

Aggregate Maximum	\$250,000 per Policy Year	
Mental Health Maximum	\$250,000	
Outpatient Maximum	\$250,000	
Annual Out-of-Pocket Limit	\$2,500 per Policy Year	
Expenses	Preferred	Non-Preferred
Physician's Office Visit	100% after a \$20 Copay per visit	75%
Inpatient Hospitalization	100% after a \$50 admission Copay	75%
Emergency Room	100%	100%
X-Ray and Lab	100% after a \$50 Copay per visit	75%
Prescription Drug:	50% of the Reasonable Charge	

The Plan will pay benefits in accordance with any applicable Maine insurance law.



Where

Can I Go for Service?

First Stop, Student Health Services. When you need care, consider Student Health Services as your first stop. They can provide many of the routine health services you need. If you need care they can't provide, they'll refer you to a doctor or other health care provider who belongs to Aetna's Preferred Provider* network (doctors, specialists and facilities).

You also may visit any licensed health care provider directly for covered services, except for specific Plan restrictions on certain services. However, when you visit Student Health Services first, you'll generally pay less out of your own pocket for your care. To learn more about Preferred Providers, visit www.aetnastudenthealth.com.

*Preferred providers are independent contractors and are neither agents nor employees of Aetna Life Insurance Company, Chickering Claims Administrators, Inc., University of Southern Maine, Cross Insurance, Inc., or their affiliates.

How

Much Does It Cost?

Coverage	Annual 8/15/09 – 8/14/10	Spring 1/1/10 – 8/14/10
Student	\$1,875	\$1,161
Dependent premiums are in addition to the student premiums.		
Spouse	\$5,261	\$3,257
Child(ren)	\$2,874	\$1,779

How

And When Do I Enroll in the Plan?

All registered International students and scholars are expected to enroll in the University of Southern Maine International Students and Scholars Health Insurance Plan, unless proof of other qualifying insurance is received by the USM Office of International Exchange by September 18, 2009 for the annual term, or by February 1, 2010 for the spring term, at which point a waiver may be granted. Once enrolled, coverage cannot be cancelled and premium is non-refundable.

Enrollment Deadline Dates	
Fall	September 18, 2009
Spring	February 1, 2010

And There's More...

Our Plan offers more than just health insurance coverage. It also offers you access to these important programs and services.

- **Aetna VisionSM Discount Program** – A discount program on vision exams and eyewear.
- **Aetna FitnessSM Discount Program** – Access to preferred rates on fitness club memberships, discounts on home fitness equipment, health coaching services and more.
- **Aetna Weight ManagementSM Discount Program** – Access to discounts on Jenny Craig[®] weight loss programs and products.
- **eDiets[®]** – Save 25% on weekly eDiets dues.
- **Zagat[®] Online** – Subscribe to Zagat online and get a 30 percent discount on their members-only services.
- **SpaWish[®] Gift Certificate** – Get a 10% discount when you buy a gift certificate of \$100.
- **Mayo Clinic Bookstore.com** – Discounts for books on health and wellness. The discount will depend on item price and other available discounts.
- **Informed Health[®] Line** – When you have questions, you can get answers — call or go online to help make your health decisions easier.
- **Health and Wellness Portal** – An interactive website that offers health care and assessment tools to calculate body mass index, financial health, risk activities, health and wellness indicators and more.
- **Beginning RightSM Maternity Program** – Give your baby a healthy start. Our Beginning Right Maternity Program comes with your health insurance plan. Use it throughout your pregnancy and after your baby is born.
- **Aetna Natural Products and ServicesSM Discount Program** – Access to reduced rates on services from natural therapy professionals including acupuncturists, chiropractors, massage therapists, and dietetic counselors, and discounts on over-the-counter vitamins and supplements and health related products.
- **Emergency Travel Assistance Services and Medical Evacuation**
- **Quit Tobacco Cessation Program** – Say good-bye to tobacco and hello to a healthier future! The one-year Quit Tobacco program is provided by Healthyroads, a leading provider of tobacco cessation programs. You'll get personal attention from health professionals that can help find what works for you.
- **Aetna Health ConnectionsSM Disease Management Program** – Helps you manage over 35 chronic health conditions with smart technology and supportive services for a healthier you.
- **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.

Discount programs provide access to discounted prices and are NOT insured benefits. Discounts are subject to change without notice. Discount programs may not be available in all states.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professionals.

The services, programs or benefits listed above may be offered by vendors who are independent contractors and not employees or agents of Aetna.