

St. Mary's College of California

Student health plan handbook



Janis E. Carter,
Health Net
*Supporting our
members' behavioral
health needs.*



Jesus Hao,
Health Net
*Ensuring your plan
information is up
to date.*



Welcome to Health Net

Now that you're a Health Net member, you can count on reliable benefit coverage, friendly service and a whole lot more – like member discounts, wellness programs and tools that make it easier to make the most of your health.

Shortly after you enroll, your Certificate of Insurance (COI) will be available online at www.healthnet.com/saintmaryscollege. Please take the time to read it carefully. The document contains important information about your benefits, covered services, exclusions and limitations, and more.

Remember, if the information in this handbook is different from the information in your COI, the Certificate of Insurance applies.

Thank you for choosing Health Net.

Confidentiality

Personal information in your medical records is private. Health Net has a Notice of Privacy Practices that describes how it uses and discloses protected health information; your rights to access and to request amendments, restrictions and an accounting of disclosures of protected health information; and the procedures for filing complaints. You may read Health Net's Notice of Privacy Practices by visiting www.healthnet.com/saintmaryscollege, then click Privacy at the bottom of the page.



Tina Machi,
Health Net

*I want you to
experience seamless
health care.*



Where to go for care

Accessing care

The student Health & Wellness Center (HWC) is the on-campus health facility. It is staffed by physicians, nurse practitioners and registered nurses and is open Monday through Friday during most of the academic year. Students should obtain all health services at the HWC. The HWC can provide immediate attention and address most acute care conditions and basic health needs of the student. For more information, call the HWC at (925) 631-4254.

What to do: non-urgent symptoms

- Minor cuts or burns
- Annual woman exam
- Sprains
- Allergies
- Cold, flu or sore throat

Make an appointment to be seen at the student Health & Wellness Center. Call (925) 631-4254.

What to do: urgent symptoms

you need help right away

- Asthma (when not responding to usual medication)
- Laceration requiring stitches
- Fracture or dislocation
- Injury with significant pain and swelling

Go to the student Health & Wellness Center if it's open, or call (925) 631-4254.

If it's closed, call an urgent care clinic for an appointment or go to the emergency room at a hospital near you.

To find an urgent care center, use the ProviderSearch tool on www.healthnet.com/saintmaryscollege.



Michael McClusky, R.Ph.,
Health Net

*I help members get the most
from their health care benefits.*



What to do: life-threatening conditions

serious injury or threat to life

- Broken bones
- Chest pain
- Shortness of breath
- Uncontrolled bleeding

In case of accident when patient should not be moved:

1. Call Moraga Paramedics at 911.
2. Notify Campus Security ext. 4282 or (925) 631-4282 and give location.
3. Station someone in front of your location to direct paramedics to the person in need of care.

Prescription drug benefits

Purchase prescription drugs at any participating Health Net pharmacy nationwide.

Level I drugs (primarily generic)

\$10 copay when listed in the Recommended Drug List

Level II drugs (primarily brand), insulin and diabetic supplies

\$20 copay when listed in the Recommended Drug List

Important details

- The coinsurance for prescription drugs dispensed by non-participating pharmacies is 50% of the prescription drug covered expense.
- Self-administered injectable drugs are covered when prior authorization is obtained from Health Net Life Insurance Company.
- If a brand-name drug is dispensed and there is an equivalent generic drug commercially available, you will be required to pay the difference in cost between the generic drug and brand-name drug in addition to the copayment shown above unless the physician has stated “Dispense As Written,” “Do Not Substitute” or words of similar meaning in the physician’s handwriting on the prescription drug order.
- Some drugs may require Prior Authorization from Health Net Life Insurance Company to be covered.

Log on to www.healthnet.com/saintmaryscollege to see the complete list of recommended drugs.

Specialists and referrals

If an HWC physician refers you to another doctor or specialist, make sure he or she is part of the Health Net PPO network. Using an in-network doctor will help you save money. Your out-of-pocket expenses will likely be higher if you see a non-participating provider.

Important: Expenses will not be covered if medical treatment is received outside of the HWC without prior approval or a referral from the HWC.

The referral requirement is waived for students under the following circumstances:

- Medical emergency – The insured must return to the HWC for necessary follow-up care.
- When the HWC is closed.
- When service is rendered at another facility during break or vacation period.
- When the covered student is more than 50 miles from campus and must receive medical care.
- When the student is no longer able to use the HWC due to a change in student status.
- For psychiatric services.
- For maternity services.
- For routine OB/GYN services.

Some services will require certification from Health Net Life Insurance Company for full benefits to be available. Please refer to the “Plan Benefits” section of your Certificate of Insurance.



To look up a doctor or hospital, go to www.healthnet.com/saintmaryscollege, then click *Provider Search Tips*

Pre-certification

Pre-certification simply means that Health Net must approve treatment for a medical procedure or service in advance of the treatment 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 calling 1-800-676-6976.

Pre-certification does not guarantee the payment of benefits. Refer to your Certificate for details.

How to enroll

Eligibility

To be eligible for the Student Health Insurance Plan, students must:

- be a full-time registered undergraduate or international student enrolled in Saint Mary's College of California, and
- actively attend classes for at least the first 31 days after the date coverage becomes effective.

Students are not eligible if they are:

- not enrolled in the required number of courses;
- a part-time student; or
- enrolled in home study, correspondence, Internet or TV courses.

Enrollment

All students are required to enroll in the Saint Mary's College Student Health Insurance Plan or submit proof of comparable coverage through the Online Waiver system by the

deadline date. The cost of the program will be included in the registration fees paid by each student except for students who submit proof of comparable coverage as noted above.

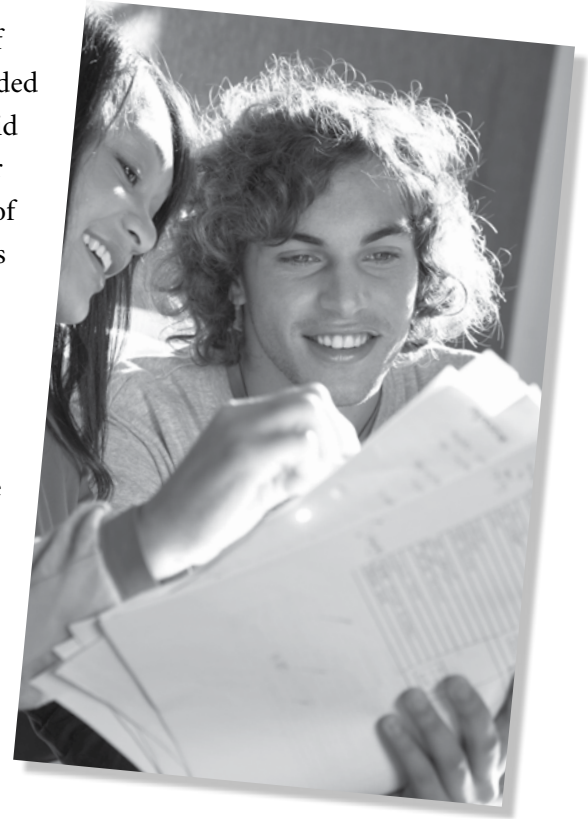
Policy period

Coverage for all insured students enrolled for the Annual term, will become effective at 12:01 a.m. on August 1, 2011, and will terminate at 12:01 a.m. on August 1, 2012.

Coverage for all insured students enrolled for the Fall semester only, will become effective at 12:01 a.m. on August 1, 2011, and will terminate at 12:01 a.m. on February 1, 2012.

Coverage for all insured students enrolled for the Spring semester only, will become effective at 12:01 a.m. on February 1, 2012, and will terminate at 12:01 a.m. on July 31, 2012.

For questions about your medical benefits, call Health Net at the number listed on your ID card.



Enroll or waive
coverage online at
[www.healthnet.com/
saintsmaryscollege](http://www.healthnet.com/saintsmaryscollege)

Accessing care away from school

The Saint Mary's College Student Health Insurance Plan provides coverage when you're at home, on break or traveling anywhere in the world. If you experience a medical emergency while traveling, you will have access to emergency and urgently needed care.

Additionally, you have access to comprehensive emergency assistance services provided by On Call International. Some of these services include:

- emergency medical evacuation¹;
- medically supervised repatriation¹;
- hospital admission guarantee;
- prescription assistance; and
- medical consultation and evaluation (including a referral to English-speaking doctors if required).

Download a member information card from www.healthnet.com/saintmaryscollege > *My Plan Details*.



To enroll in the Student Dental Discount Program, go to:
www.studentdiscounts.optumhealthallies.com

Student Dental Discount Program

The Student Dental Discount Program is not insurance. As a member, you'll pay for the dental services you purchase, but you'll pay low member rates. You'll typically save 10 to 35 percent on most services – sometimes even more.

Once enrolled, you'll save 10 to 35 percent or even more on dental care, including:

- cleanings;
- X-rays;
- fillings;
- gum care, including root canal treatment;
- orthodontics;
- oral surgery, including wisdom teeth extraction; and
- teeth whitening, veneers and other cosmetic services.

The program offers a large nationwide network of fully credentialed dental care professionals. And it's easy to use. You can find participating providers online, and there are no claims to file.



¹These services must be arranged and approved by On Call International. This is done by calling toll-free 1-877-318-6891 within the U.S. Outside of the U.S., please call collect (603) 328-1901. Claims for services not arranged by On Call International will NOT be accepted or reimbursed.

Health Net wellness programs and information

Let Health Net help you maintain a healthy lifestyle. Now that you are a member, take a moment and register for access to our website at www.healthnet.com/saintmaryscollege. Log on and take advantage of the tools and information we have available for you, like:

Decision Power® Healthy Discounts

Take advantage of valuable discounts on health-related products and services, such as fitness club memberships, vitamins, eye care, eyewear, weight management programs (including Weight Watchers® and Jenny Craig®), and more.

Health Risk Questionnaire (HRQ)

Answer a few health-related questions and then you will receive an instant picture of your overall health and ways to achieve specific health goals.

- Identify potential health risks and share results with your doctor.
- Get email alerts with information and actions steps.

Health Improvement Programs

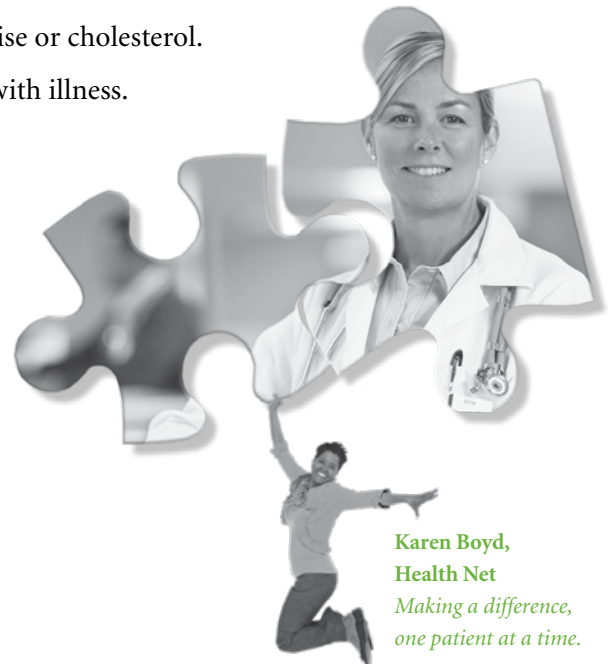
These programs provide a highly interactive way for you to address and improve your risk factors, such as:

- Emotional health
- Exercise
- Nutrition
- Smoking cessation
- Stress management
- Weight management

Decision Power Health Coaches

When it comes to your health, there's more than one right answer. That's why Health Net created Decision Power. With Decision Power, you choose how and when to use the information, resources and support that span the full spectrum of health.

- Get help with a specific health goal.
- Learn about your treatment options.
- Try an online improvement program.
- Assess health risks.
- Track diet, exercise or cholesterol.
- Adapt to living with illness.



**Karen Boyd,
Health Net**
*Making a difference,
one patient at a time.*

For more information please contact

Call the Health Net Customer Contact Center

1-888-801-1446

Monday through Friday, 8:00 a.m. to 6:00 p.m., PST

Other language service phone numbers

1-877-891-9050 (Cantonese)

1-877-339-8596 (Korean)

1-877-891-9053 (Mandarin)

1-800-331-1777 (Spanish)

1-877-891-9051 (Tagalog)

1-877-339-8621 (Vietnamese)

Telecommunications device for the hearing and speech impaired

1-800-995-0852

www.healthnet.com/saintmaryscollege

Health Net Decision Power Healthy Discounts offers discounts on health products and reduced-fee health services. Decision Power Healthy Discounts is not part of your Health Net benefit program, is not intended to take the place of any covered benefits, and is offered to the insured in addition to, rather than instead of, covered benefits. Decision Power Healthy Discounts providers are independent businesses. Insureds purchase services and/or supplies directly from these providers.

CA81231 (6/11)

You have access to Decision Power through your current enrollment with Health Net Life Insurance Company.

Decision Power is not part of Health Net's commercial medical benefit plans. Also, it is not affiliated with Health Net's provider network and it may be revised or withdrawn without notice. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net Life Insurance Company.

Health Net Life Insurance Company is a subsidiary of Health Net, Inc. Health Net and Decision Power are registered service marks of Health Net, Inc. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.