

Each year Wake Forest University School of Medicine (WFUSM) engages in a comprehensive benefit review and premium negotiation process for the Student Health Insurance Plan. The primary goal is to provide students with a cost-effective health insurance program with quality benefits. **After much review and analysis, the plan will move to a new carrier, Aetna, for the 2023-2024 policy year.**

The effective date of the change is based on your student type:

- Physician Assistant Students – effective 06/01/2023
- Medical School Students – effective 07/01/2023
- All other Graduate Students - effective 08/01/2023

With any carrier change, there are important things you need to consider as you transition to the new policy

- **Network access:** the network will change from UHC to [Aetna's PPO network](#). We evaluated the network access and found nearly a 99% overlap, but you should verify that your doctors are in-network with Aetna before your next appointment.
- **Plan benefits** - the detailed plan information will be available in May. The noted plan design changes are listed below. The remainder of the policy is designed to mirror the UHCSR policy, but all claims will be processed according to the Aetna policy terms and conditions.
- **Prescription Drug List** – View the [Aetna Prescription Drug](#) list to determine your medication tier and if prior authorization is required.
- **Prior Authorization** – if you are taking medication or receiving care that requires prior authorization you will need to ask your doctor to submit a new prior authorization to Aetna.
- **Insurance ID Card** – ID cards will be available the week before the start of the policy year. Download a new ID card and notify your provider and pharmacy of your new insurance information.

Transition of care

In the event you are actively seeking treatment for a diagnosed condition, and that provider is out-of-network with the Aetna plan, you can request temporary in-network coverage for the out-of-network provider. Click [here](#) to access the transition-of-care form if necessary (located in the menu on the left side of the page).

Noted Plan Design Changes

- Lab/X-ray benefit – the \$30 per service copayment will no longer apply. Lab/x-ray services will be subject to the plan's \$300 deductible and 20% co-insurance (in-network benefit listed, out-of-network benefit will be higher)
- Urgent Care – the \$75 copay will no longer apply. Urgent care services will be subject to the plan's \$300 deductible and 20% co-insurance (in-network benefit listed, out-of-network benefit will be higher)
- The out-of-pocket maximum will increase to \$9,100 in-in-network and \$18,200 out-of-network.
- The plan will include an adult vision exam.

Comprehensive plan documents will be available at www.universityhealthplans.com/wfusm once the NC insurance department approves them.

If you have questions about the waiver, enrollment, eligibility, general benefit questions or plan issues, contact University Health Plans at 800-437-6448. Once the plan documents are approved and published, for specific benefit or claims questions, contact Aetna at 877-480-4161.

Thank you.