Students in the Aetna Student Health Online HardWaiver program.

Schedules on a regularly established route for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

The University of Virginia has once again renewed its relationship with Aetna Student Health in offering a student health insurance plan to eligible domestic and international students. TO BEGIN COVERAGE OR TO CONTINUE COVERAGE WITH THE PLAN, A NEW ENROLLMENT APPLICATION MUST BE COMPLETED ONLINE BY FALL DEADLINE OF 9/15/2015. Enrollment instructions, a summary of the plan benefits, limitations, exclusions, and services will be available at www.uvastudentinsurance.com or www.virginia.edu/studenthealth beginning July 2015. Please review the information carefully and contact Aetna Student Health at (800) 466-3027 with any questions.

PLAN CHANGES:
1. Increasing the Individual In-Network Out-of-Pocket Maximum to $4,500 (currently $4,250) and Out-of-Network Maximum to $9,000 (currently $8,500) (Family 2x)
2. Removal of the Exclusion for Expenses incurred for injury resulting from the play or practice of intercollegiate sports
3. Removal of the Exclusion for Expenses incurred as a result of an accident occurring in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route
4. Vision benefit or Eye Exam limited to 1 exam covered at 80% Preferred (60% Non-Preferred) and Glasses (frames and lenses) 1 pair per policy year covered at 80% Preferred (60% Non-Preferred)
5. Inclusion of Domestic Students in the Aetna Student Health Online HardWaiver program.

For All students: In order to ensure that all University of Virginia students have adequate health insurance coverage, the University employs a hard-waiver health insurance program. Under the hard-waiver program, all new and returning students will be enrolled in the Aetna Student Health plan and billed on September 25, 2015 for the full cost of single student coverage ($2,613.00). Students may avoid this cost if they demonstrate to UVA Student Health that they have alternate health insurance coverage that meets the University's specific coverage requirements. To determine comparable coverage, students must complete a waiver application by going to the site administered by Aetna Student Health or www.uvastudentinsurance.com and following the instructions under the tab on the left labeled “International or Domestic Students.” The waiver site will be open and available to students from July 6, 2015 through September 15, 2015. Any students who do not demonstrate comparable coverage in the online waiver site by September 15, 2015, will be enrolled in the Aetna Student Health plan and billed $2,613.00 on their September bill. Once this charge is applied, the coverage cannot be cancelled and the charge will not be removed until it is paid in full.

ANNUAL PREMIUM RATES & COVERAGE PERIODS


Enrollment or Waiver Deadline: September 15, 2015.

<table>
<thead>
<tr>
<th>Student Health Insurance Program</th>
<th>Annual 8/15/2015-8/14/2016</th>
<th>New Spring Students 01/01/2016-08/14/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$2,613</td>
<td>$1,621</td>
</tr>
<tr>
<td>Spouse Only</td>
<td>$2,613</td>
<td>$1,621</td>
</tr>
<tr>
<td>1 Child Only</td>
<td>$2,613</td>
<td>$1,621</td>
</tr>
<tr>
<td>2 or more Children</td>
<td>$5,226</td>
<td>$3,242</td>
</tr>
</tbody>
</table>

GRADUATE STUDENT SUBSIDY PROGRAM

The University will cover the full cost of the single coverage premium for qualifying graduate students. The eligibility criteria for graduate teaching, research, and administrative assistants and fellowship recipients are the same as last year. Eligibility is determined by department, and student questions concerning eligibility should be directed there. Unless otherwise notified, students in the law, medicine and business schools do not qualify for the subsidy.

The University of Virginia Student Health Insurance Plan is underwritten by Aetna Life Insurance Company. Aetna Student Health® is the brand name for products and services provided by Aetna Life Insurance Company and its applicable affiliated companies (Aetna).

© 2015 Aetna Inc.