

TO: FULL-TIME AND PART-TIME EMPLOYEES WHO ARE ENROLLED
IN ONE OF THE COLLEGE'S AETNA HEALTH INSURANCE PLANS

FROM: BONNIE BORN – DIRECTOR OF BENEFITS

DATE: NOVEMBER 5, 2009

RE: **COVERAGE FOR FLU VACCINES**

The following will explain the coverage provisions for flu vaccines for employees enrolled in any of the College's Aetna group health insurance plans.

FULL-TIME EMPLOYEES ENROLLED IN THE AETNA CHOICE POS II PLAN:

The college has increased the level of coverage for this plan to include flu vaccines with no plan limitations on the number of shots per year. This means that both the Seasonal Flu and the H1N1 vaccines would be covered by the plan as follows.

In-Network Providers:

When flu shots are provided in conjunction with an office visit, the provider will charge the regular \$15 co-pay for the visit and there will be no additional charge for the flu shot(s). Some providers may opt to administer the flu shots without billing for an office visit. In those cases, there is no charge to the member.

Out-of-Network Providers:

Flu shots will be reimbursed at 80% of reasonable and customary charges provided that the member's annual out-of-network deductible has already been met. If the annual deductible has not been met, the charges will be applied towards the deductible and no reimbursement will be issued until the deductible is met. An Aetna claim form will need to be submitted to receive reimbursement (the form is posted at www3.fitnyc.edu/hr/benefits.)

Flu Shots provided at out-of-network clinics, pharmacies, or walk-in sites are covered as noted above. When flu shots are provided in an out-of-network doctor's office, please note that although the vaccine costs are a covered service of the plan, out-of-network office visits billed as preventive care only are not covered by the plan (except for scheduled child well-care visits). Check with your out-of-network doctor in advance to find out whether you will also be billed for an office visit. Any separate office visit charge billed as preventive will not be reimbursed and will be paid out-of-pocket.

FULL-TIME EMPLOYEES ENROLLED IN THE AETNA HMO PLAN:

The college has increased the level of coverage for this plan to include flu vaccines with no plan limitations on the number of shots per year. This means that both the Seasonal Flu and H1N1 Flu vaccines would be covered by the plan as follows:

In-Network Providers:

When flu shots are given in conjunction with an office visit, the provider will charge the regular \$5 co-pay for the visit and there will be no additional charge for the flu shot(s).

(There are no Out-of-Network benefits available with the HMO plan except for emergency care.)

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PART-TIME EMPLOYEES ENROLLED IN THE AETNA HMO PLAN (NY, NJ, CT, OR PA service areas)

The HMO plan covers both the Seasonal Flu and H1N1 Flu immunization shots.

In-Network Providers:

When flu shots are given in conjunction with an office visit, the provider will charge the regular \$10 co-pay for the visit and there will be no additional charge for the flu shot(s).

(There are no Out-of-Network benefits available with the HMO plan except for emergency care.)

This information has been provided to explain your Aetna health insurance coverage for flu vaccines. However, having the insurance coverage does not guarantee that you will be provided with the vaccines. That will depend on the availability of the flu vaccines and any distribution guidelines issued by public health authorities.

If you have any questions on your Aetna health insurance plan, contact the Human Resources Benefits area at x73670.