Student Health Insurance
Orientation for ALP Students
Autumn 2016
Welcome to Ohio State!

OSU Student Health Insurance Office

Phone: (614) 688-7979

Email: shi_info@osu.edu

Address: 1100 Lincoln Tower
1800 Cannon Drive
Columbus, OH 43210

Web: www.shi.osu.edu
OSU Comprehensive Student Health Benefits Plan

• Offers medical, mental health, pharmacy, dental, and vision benefits combined in one low-cost plan.

• Convenient enrollment; provides year-round, world-wide coverage. 8/16/2016 – 8/14/2017.

• OSU Student Health Insurance has partnered with UnitedHealthcare StudentResources and HealthSmart Benefit Solutions to administer the medical and pharmacy benefits for the OSU Comprehensive Student Health Benefits Plan for the 2016-2017 policy year.

ID cards and welcome packet mailed to your campus address (Columbus address) by end of September 2016. If you need an ID card sooner, you can download the mobile application-Search for UHCSR on Google Play or Apple Store. Or go to www.uhcsr.com/osu and create your “MyAccount” or shi.osu.edu
Student Health Benefits Fee Payment

- The Student Health Benefits Plan fee is billed to your Ohio State account twice a year.

- View your online Statement of Account available under the “Finances” section of your “Student Center”.
  - Payment should be made to the Office of the University Bursar.
  - Online from the “Finances” section of your “Student Center”

- If you have questions about fee payment please call the Student Service Center at 614-292-0300.
How does the Student Health insurance work?

Keeping you well: Preventive care

* 100% coverage for annual exams, certain cancer screenings and immunizations
* Dental – two preventive dental exams each year for a $17 copay
* Vision – Annual vision exam for a $15 copay

When you are sick 🙁

No one plans to get sick or hurt, but most people need medical care at some point. OSU Comprehensive Student Health Benefits plan covers these costs and protects you from high expenses.

* Most services from the Wilce Student Health Center are covered in full
* Minimal out of pocket cost for care from network providers
Deductibles, copayments, and coinsurance, are important for you to understand. Review your welcome packet materials and the Student Health Insurance website so you understand how much you may be expected to pay for care.

- **Deductible**: This is the amount you pay for covered health care services before your health insurance begins to pay.
  - For example, if your deductible is $100, you will pay for the first $100 of medical costs.

- Once you have “met the deductible” – your insurance pays a portion of the costs and you pay a portion of the costs through coinsurance or a copay.
Coinsurance: This is your share of the costs for covered medical and pharmacy costs.

  - For example, our medical plan has a 10% coinsurance; once the deductible is met, you pay 10% of the allowed amount of the cost and your health insurance pays the remaining 90%.

Copay: A copay is a fixed amount you pay for a covered health service or prescription drug. This amount can vary by type of service.

  - For example, you may have a $15 copay for a visit to the doctor, or a $25 copay for a visit to an urgent care.
Comprehensive Student Health Benefits Plan

4 Tier Plan:

Tier 1: (least out of pocket expense) **Student Health Services at Wilce Student Health Center:** for students only – many services are paid in full.

Tier 2: “In Network” – Use OSU Health Plan Network in Franklin County (Columbus) or UnitedHealthcare Options PPO /United Behavioral Health providers outside of Franklin County.

Tier 3: United Healthcare Options/United Behavioral Health network providers in Franklin County and not within the OSU Health Plan Network

Tier 4: “Out-of-Network Benefits” (most out of pocket expense)

*Remember – you have worldwide medical coverage.*
LOCATE a provider

Student Health Services
shs.osu.edu
Phone: 614–292–4321
Mon–Thur: 8–6, Fri: 8–5, Sat: 9–1
Tax ID: 31–1657245

Counseling and Consultation Service
ccs.osu.edu
Phone: 614–292–5766
Mon–Thur: 8–8, Fri: 8–5
Wilce Student Health Center

Available to Students only.

Office visits, labs, and x-rays paid and several other services are covered at 100%.

No deductibles

Call 614-292-4321 to make an appointment or speak to an Advice Nurse.
Other campus locations for primary care: (Tier 2) These locations can be used by Spouse/family members as well.

OSU Internal Medicine at Morehouse
2050 Kenny Rd.

Rardin Family Practice
2231 North High St.

OSU Integrative Medicine Clinic (includes acupuncture, chiropractic care)
2000 Kenny Rd.

For more provider choices: Tier 2: “In Network” – OSU Health Plan Network in Franklin County (Columbus) or UnitedHealthcare Options PPO Network/United Behavioral Health providers outside of Franklin County.

Visit www.osuhealthplan.com or call the OSU Health Plan at 614-292-4700.
Mental Health Benefits

Counseling and Consultation Service (CCS)(students only)

- On campus mental health provider
- Adult Outpatient Psychotherapy
- Services paid in full
- No visit maximum.
- No pre-certification required

Located on Neil Ave. between 10th and 11th Ave. (next to CVS Pharmacy)
ccs.osu.edu
Phone: 614-292-5766
Mon-Thur: 8-8, Fri: 8-5
Other providers around campus:

**Dental Services:**
- Wilce Student Health Center
- OSU College of Dentistry Student Clinic

**Vision Services:**
- Wilce Student Health Center
- OSU College of Optometry

**For Pharmacy – Prescriptions:**
- Wilce Student Health Center (can be used by dependents)
- Walgreens at the OSU Wexner Medical Center
- CVS  2160 North High Street Columbus, Ohio 43201
  ( at the corner of Lane Ave. and High St.)
What if you are sick, the Wilce Student Health Center is closed,

Where should you go?
Is it Urgent or an Emergency?

Urgent is not life threatening, but may cause medical problems if not promptly treated. Examples: injuries, sustained fever, sudden pain.

Call 911 or go to the emergency room for life-threatening situations or when Urgent Care Facilities are closed.
If it is not an emergency, try an Urgent Care or Convenient Care...

Closest in network to Campus: AfterHoursCare Martha Morehouse Medical Plaza

Martha Morehouse Medical Plaza
2nd Floor, Suite OPAC 2250
2050 Kenny Road
614-685-3357
Prescription Drug Plan

At the Wilce Student Health Center Pharmacy and Community Pharmacies in the HealthSmart Pharmacy network

- you only pay your co-insurance at the time that you pick up your prescription.
- no annual maximum.

At non-network pharmacies, you may have to pay the full cost of your prescription and then get reimbursed by HealthSmart.

Pharmacy Benefits paid at:
90% for generic drugs
80% for formulary brand drugs
50% for non formulary drugs
$10 minimum co-insurance or cost of drug whichever is less
Vision Benefits

Vision Exam:
- One per Academic Year
- 100% after a $15 co-pay at Wilce Student Health Center or College of Optometry Clinic
- Paid up to $50 elsewhere after $15 copay.
- Vision Exam with contact lens evaluation

Glasses / Contact Lenses
At Wilce Student Health Center or College of Optometry clinic:
- $100 allowance for glasses or contact lenses (students only)
- 20% discount on glasses
- 15% discount on contact lens fitting fee.
Dental Benefits

- $1000 annual maximum
- 100% coverage after a $17 co-pay
- Covers:
  2 Exams and Cleanings per year.
  Preventive and Basic Procedures (i.e. simple extractions, amalgam and composite restaurations, x-rays).
- Single crowns
- Same benefits if you go to the Wilce Student Health Center or OSU College of Dentistry Student Clinic
24/7 Medical and Travel Emergency Assistance Services -
Provided by UnitedHealthcare Global

For more information, please contact UnitedHealthcare Global at 1-800-527-0218 (within U.S.)
If outside the U.S., call collect by dialing 1-410-453-6330
Or visit www.uhcsr.com/uhcglobal
Information is on your ID card

IMPORTANT: CALL UnitedHealthcare Global to arrange needed services to ensure you receive these benefits.
KEY THINGS TO REMEMBER:

• Make sure to **carry your insurance card**.

• **Review** your Comprehensive Health Benefits plan information sent to you by OSU Student Health Insurance and UnitedHealthcare StudentResources or on shi.osu.edu

• **Understand** the difference between medical, dental, vision, and prescription drug plans

• **Know** how and where to find an in network provider

• Promptly **review** any bills sent to you by a provider, and **pay** co-pays, co-insurance and deductible amounts from doctor’s offices or hospitals. Keep track of claims information on-line. Remember, the bill is your responsibility.
KEY THINGS TO REMEMBER:

• It is important to have your campus (Columbus) address up-to-date on the Student Center
• Read your Ohio State e-mail regularly for announcements.

AND........ it’s okay to ask for help! How am I supposed to take my medicine? Do I need to see a doctor? Should I go to the emergency room? Or wait until tomorrow...? What does this bill mean? Below are a few options for information:

• Wilce Student Health Service Advice Nurse
• 24/7 NURSELINE from UnitedHealthcare StudentResources – call the number on your ID card
• Resident Advisor
• Call home
• OSU Student Health Insurance Office
Thank You for attending our session!

Please contact the OSU Student Health Insurance Office if you have any questions or need more information.

1100 Lincoln Tower  email: shi_info@osu.edu
1800 Cannon Drive  shi.osu.edu
(614-688-7979)

Thank You!