The right health insurance coverage matters.

Ask the questions now.

☐ If my student needs help while away from home, will our health insurance pay for it?
☐ How much will it cost?
☐ Do we need a different policy?
☐ What university options are available and when?

Compare, Decide, Confirm.

Health insurance is the last thing your student will be thinking about, which is why you should.

Ohio State students enrolled at least half time must have health insurance as a condition of enrollment.
Decisions are due before classes start. 
Student Health Insurance can help.

Take a few moments now, for peace of mind later.

- Contact your insurance carrier to ask if, and what, they’ll pay for care on and near campus. Knowing how to find local in-network providers and what percentage of cost you’ll pay is important.

- Compare premium costs (what you pay to keep your plan) for dependent coverage and other coverage levels.

- Consider your total out-of-pocket costs, including deductibles (what you pay up front before insurance begins to pay its share).

- Check whether your plan pays for outpatient, mental health, emergency, substance abuse, preventive, chronic disease management, and prescription drug services.

- Know what you can expect to pay for flat fees (co-pays) and your share of costs (co-insurance) if and when your student needs treatment.

- Does your plan cover the full academic calendar year? Health insurance must be active during all periods for which your student is enrolled at least half-time.

Parent Testimonial

“My employer health insurance is changing again. There is an added cost to cover dependents, and I found that it was less expensive on a monthly basis for my student to have the Comprehensive Plan. Plus the cost share is much lower than my 80/20 plan.”

Illness and injury can happen at any time. Is your student protected?

Ohio State offers a comprehensive student health benefits plan. We also offer a pre-paid care supplement to help with campus access for students covered by other health insurance.

Review your options on the following pages.
Comprehensive Student Health Benefits Plan

The Ohio State Comprehensive Plan covers Medical, Mental Health, Prescription Drug and Vision. The Plan also covers Dental through a partnership with Delta Dental of Ohio.

Cost for Student

<table>
<thead>
<tr>
<th>Semester Fee</th>
<th>Average Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1377</td>
<td>$230</td>
</tr>
</tbody>
</table>

Dates of Coverage

- Autumn 2016: 8/16/16 – 12/31/16
- Spring/Summer 2017: 1/1/17 – 8/14/17
- Summer only 2017: 5/10/17 – 8/14/17

WilceCare Supplement + Waiver

WilceCare is pre-paid medical and prescription drug services at the Wilce Student Health Center to treat illness and injury. It supplements other health insurance for students who waive the Comprehensive Plan.

Cost for Student

<table>
<thead>
<tr>
<th>WilceCare Supplement</th>
<th>Per year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$225</td>
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</tbody>
</table>

Effective Dates

- Autumn 2016: 8/16/16 – 12/31/16
- Spring/Summer 2017: 1/1/17 – 8/14/17
- Summer only 2017: 5/10/17 – 8/14/17

Highlights

- In-network deductible is only $100.
- Enhanced tier of benefits is available through Student Health Services, Counseling and Consultation Services, College of Optometry Clinics and College of Dentistry Student Clinics. Out-of-pocket costs will be the least, and often none, at these Columbus campus locations.
- Providers in Franklin County and nationally are covered.
- Benefits are global, with emergency medical and travel services available anywhere in the world beyond 100 miles of your student’s home.

Why do many families choose the Comprehensive Plan?

- Their current deductible is greater than $500.
- Their current plan charges extra to cover dependents.
- Their cost-sharing is higher.
- Their plan has provider network restrictions and campus-area providers are limited, costly or completely excluded.
- Their plan does not provide worldwide coverage.

Why do many families choose the WilceCare Supplement?

- Office visits for illness or injury are 100% paid in full.
- Diagnostic labs and x-rays to determine illness or injury are 100% paid in full.
- Allergy injections are paid in full.
- Generic medications can be filled at just 10% coinsurance, minimum $10.

Waiver

(retain other adequate annual health insurance)
Decide and confirm that your student enters their selection or waiver.

Once you and your student decide which option is best, follow up to make sure he or she goes to the Student Center at buckeyelink.osu.edu to submit and confirm a selection (or waiver) by the published Select/Waive deadline.

Select/Waive Deadline

<table>
<thead>
<tr>
<th>Term</th>
<th>Deadline</th>
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<tbody>
<tr>
<td>Autumn 2016</td>
<td>8/15/2016</td>
</tr>
<tr>
<td>Spring/Summer 2017</td>
<td>12/31/2016</td>
</tr>
<tr>
<td>Summer only 2017</td>
<td>6/5/2017</td>
</tr>
</tbody>
</table>

Can my student purchase coverage prior to the start of autumn semester?

An undergraduate student can request up to four weeks’ interim insurance coverage at a prorated weekly fee if they are required by an Ohio State program to arrive early, or if their private insurance coverage terminated on or after July 19, 2016 and remains expired through August 16, 2016. (An international, graduate, or professional student new to Ohio State can also request interim insurance). Request forms are available on shi.osu.edu.

What is an allowable “Qualifying Event” for the Comprehensive Plan?

Specific events in you or your student’s life are allowable opportunities for students to request coverage changes within a policy year. Recognized events include marriages and births, as well as changes in employment status that result in new coverage eligibility or the involuntary loss of coverage. Students can request to add or drop coverage, but must do so within 31 days of the event.

Please note: Open Enrollment periods for employer-sponsored or marketplace insurance are not recognized as Qualifying Events.

More than 19,000 students sought care the Wilce Student Health Center last year. Be prepared for the unexpected.

Visit Student Health Insurance! shi.osu.edu
Contact information

Visit: shi.osu.edu
Email: shi_info@osu.edu
Call: 614-688-7979
Hours: Mon–Fri, 8 a.m.–5 p.m.
Summer hours: 7:30 a.m.–4:30 p.m.

Office of Student Life
Student Health Insurance
1100 Lincoln Tower
1800 Cannon Drive
Columbus, OH 43210