Welcome to the Comprehensive Plan!

Read these highlights to learn your benefit basics.

NAMES TO KNOW

UnitedHealthcare Student Resources ("UHCSR") issues your medical member ID card. UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4 of your benefits.

HealthSmart Benefits Solutions coordinates covered services and administers claims for all benefits but dental. They may contact you by mail to confirm benefit usage details—please always reply.

HealthSmart RX coordinates your prescription benefit.

Delta Dental of Ohio underwrites, issues, and coordinates your dental benefits and claims.

Ohio State Health Plan, as well as UHCSR and Delta Dental, manage networks of preferred providers that you can see at lower out-of-pocket costs.

UnitedHealthcare Global provides global emergency services if you are traveling.

WHERE TO GO

To keep costs low:
Student Health Services at Wilce Student Health Center
Counseling and Consultation Service
Ohio State College of Optometry Clinic
Ohio State College of Dentistry Student Clinic

Next try:
OSU Health Plan Network providers in Franklin County
UHC Options PPO Network providers outside Franklin County
United Behavioral Health Network providers outside Franklin County
Delta Dental PPO/Premier network providers

TOOLS

uhcsr.com/osu: view informational videos and access your medical ID card
healthsmart.com/osu.aspx: access your medical claims to understand what's being paid
osuhealthplan.com: search preferred provider lists online
deltadentaloh.com: search providers, access a dental ID card and view dental claims
Summary Brochures: read full details of what's covered and what's not, available online at shi.osu.edu,
uhcsr.com/OSU and deltadentaloh.com

healthiestyou: use 24/7 access to a licensed medical doctor regarding diagnosis and treatment of many different acute illnesses by calling the number on your ID card

REMINDER!
Always carry your UHCSR ID card or have it electronically accessible.
Read your email and snail mail and keep your local address up to date in Buckeye Link.
Health insurance does not mean zero costs. Even though sometimes your cost for covered services may be zero, other times you may see a co-pay, co-insurance or deductible. Make sure you follow through on your financial obligations.
Never hesitate to ask for help. Talk with your support systems and use the tools available to you. We are here to help.

TERMS

Co-pay: flat fee owed at the time you use a covered service.
Co-insurance: percent billed to you after you use a covered service or collected at time of service.
Deductible: dollar amount you pay up front before the plan starts to pay for most covered services.
Out-of-pocket maximum: most you'll pay each year for covered services, excluding your SHI fee.
MEDICAL BENEFITS
UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4.

Need to find a provider?
Visit the Find a Provider page at shi.osu.edu for links to network search tools.

You can contact OSU Health Plan at 614-292-4700 or HealthSmart at 1-844-206-0374.

If it’s an emergency, always go to the nearest hospital or doctor’s office first

Notes!
- For Tiers 2 and 3, plan pays % of Preferred Allowance; for Tier 4, plan pays percentage of Usual and Customary Charges.
- Benefits for covered services incurred while traveling outside the USA will be applied at Tier 2.

CAUTION:
This is not a complete list of benefits or limitations and exclusions. Visit uhcsr.com/osu or shi.osu.edu to access your Summary Brochure.
PREVENTIVE BENEFITS

Preventive care is routine care given to help you avoid illness and improve your health. Benefits highlighted on this page are for adults age 19 years or older. For children 18 years or younger, refer to the full summary brochure available on shi.osu.edu or uhcsr.com/osu.

IMPORTANT: Your age, gender, history and risk status determine what preventive care services are covered for you. Make sure to talk with your doctor about what’s recommended.

Preventive care guidelines are shaped by the Patient Protection and Affordable Care Act (PPACA), United States Preventive Service Task Force (USPSTF), and the Advisory Committee on Immunization Practices (ACIP), as well as the Health Resources and Services Administration (HRSA), Department of Health and Human Services (HHS), and the Centers for Disease Control and Prevention (CDC).

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Notes:
- UnitedHealthcare Insurance Company underwrites Tiers 2, 3, and 4. For Tiers 2 and 3, plan pays % of Preferred Allowance; for Tier 4, plan pays % of Usual and Customary Charges.
- Benefits for covered services incurred while traveling outside the USA will be applied at Tier 2.
- Pre-travel assessments are not covered.

Need to find a provider?
Visit the Find a Provider page at shi.osu.edu for links to network search tools.

You can contact OSU Health Plan at 614-292-4700 or HealthSmart at 1-844-206-0374.

If it’s an emergency, always go to the nearest hospital or doctor’s office first

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

<table>
<thead>
<tr>
<th>STUDENTS ONLY</th>
<th>STUDENTS AND DEPENDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIER ONE</td>
<td>TIER TWO</td>
</tr>
<tr>
<td>Plan Pays</td>
<td>Plan Pays</td>
</tr>
<tr>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Policy Year Maximum Benefits</td>
<td>N/A</td>
</tr>
<tr>
<td>Policy Year Deductible</td>
<td>N/A</td>
</tr>
<tr>
<td>Policy Year</td>
<td>Out of Pocket Maximum</td>
</tr>
</tbody>
</table>

1As required or recommended by PPACA/USPSTF/ACIP or the State of Ohio, including: influenza, hepatitis A, hepatitis B, Tetanus, varicella, meningococcal, MMR, pneumococcal, zoster and HPV.
2Covered services are those rated A or B by the USPSTF.
3Covered women’s services are per PPACA/USPSTF guidelines, including screenings for cervical cancer, chlamydia, gonorrhea, syphilis, HIV and HPV.
4As required or recommended by PPACA or the State of Ohio.

In Franklin County:
- Providers in the Ohio State University Health Plan Inc. (“OSU Health Plan”) Network
- Outside Franklin County: Providers in the UHC Options PPO Network

In Franklin County:
- Providers in the UHC Options PPO Network and not in the OSU Health Plan Network
- Outside Franklin County: N/A

Plan Pays
- N/A
- N/A
- N/A
- NOT COVERED

50%

Out-of-Pocket Maximum
- $500 individual; $1,500 family

Notes:
- As required or recommended by PPACA/USPSTF/ACIP or the State of Ohio, including: influenza, hepatitis A, hepatitis B, Tetanus, varicella, meningococcal, MMR, pneumococcal, zoster and HPV.
- Covered services are those rated A or B by the USPSTF.
- Covered women’s services are per PPACA/USPSTF guidelines, including screenings for cervical cancer, chlamydia, gonorrhea, syphilis, HIV and HPV.
- As required or recommended by PPACA or the State of Ohio.
PRESCRIPTION BENEFITS

The prescription benefit uses the HealthSmart RX formulary, which is a list of covered medications (generic and brand) organized by how they’ll be paid. You can access the formulary at shi.osu.edu and healthsmart.com/osu.aspx.

**Notes!**

- Minimum cost per prescription does not apply to generic and brand (no generic available) contraceptive drugs.
- Specialty drugs must be filled through Briova Specialty Pharmacy and cannot be filled at the Student Health Center or other pharmacy locations.

When you fill a prescription at the Wilce Student Health Center Pharmacy or any HealthSmart RX Network Pharmacy, you pay only the co-insurance and applicable minimum cost. At a Non-Network pharmacy, you pay in full first and then submit a claim form for reimbursement of the plan portion.

![Wilce Student Health Center Pharmacy](image)

**WILCE STUDENT HEALTH CENTER PHARMACY**

1875 Millikin Rd
614-292-0125

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### WOMEN’S CONTRACEPTIVE DRUGS

<table>
<thead>
<tr>
<th></th>
<th>Wilce Student Health Center Pharmacy</th>
<th>HealthSmart RX Network Pharmacy</th>
<th>Non-Network Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>90%</td>
<td>90%</td>
<td>90%</td>
</tr>
<tr>
<td>Formulary Brand</td>
<td>80%</td>
<td>80%</td>
<td>50%</td>
</tr>
<tr>
<td>Non-Formulary Brand</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Brand (Generic Available)</td>
<td>100%</td>
<td>100%</td>
<td>90%</td>
</tr>
<tr>
<td>Generic and Brand (no Generic Available)</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

### ADDITIONAL LIMITATIONS TO BENEFITS ABOVE

<table>
<thead>
<tr>
<th></th>
<th>Most medications up to 31-day supply</th>
<th>N/A</th>
<th>Unlimited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fill supply</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum Cost Per Prescription</td>
<td>$10, not to exceed the drug cost</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy Year Maximum Benefit</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy Year Out-of-Pocket Maximum</td>
<td>$3,000 per individual/$6,000 per family</td>
<td></td>
<td>$6,000 per individual / $12,000 per family</td>
</tr>
</tbody>
</table>

*“Individual” refers to student only coverage level; “Family” includes all other levels.*
MENTAL HEALTH BENEFITS

UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4.

Need to find a provider?
Visit the Find a Provider page at shi.osu.edu for links to network search tools.

Students and covered dependents age 14 and older can seek care at the Counseling and Consultation Service (CCS). For children under age 14, and for other locations or services, seek an OSU Health Plan provider inside Franklin County or a United Behavioral Health provider outside Franklin County for the highest level of benefits.

You can contact OSU Health Plan at 614-292-4700 or HealthSmart at 1-844-206-0374.

If it’s an emergency, always go to the nearest hospital or doctor’s office first

CAUTION:
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Notes:

1. Under age 14 and including alcohol or drug abuse.

For Tiers 2 and 3, plan pays % of Preferred Allowance; for Tier 4, plan pays % of Usual and Customary Charges.

Benefits for covered services incurred while traveling outside the USA will be applied at Tier 2.

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

Policy Year Maximum Benefits

Policy Year Deductible
N/A $100 per Individual; $300 per family

Policy Year
N/A $3,000 individual; $6,000 family

Out-of-Pocket Maximum
N/A $8,000 individual; $12,000 family
VISION BENEFITS
UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4.

Pediatric vision benefits for dependents under age 19 and benefits to diagnose or treat an eye disease or injury are covered under the pediatric vision medical benefit, with details available in the full summary brochure available at shi.osu.edu or uhcsr.com/osu.

Need to find a provider?
Visit the Find a Provider page at shi.osu.edu for links to network search tools. Note: Dependents who are also Ohio State students can be seen at Tier 1.

<table>
<thead>
<tr>
<th>TIER ONE</th>
<th>TIER TWO</th>
<th>TIER THREE</th>
<th>TIER FOUR</th>
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</thead>
<tbody>
<tr>
<td>(Out-of-Pocket) $</td>
<td>(Preferred Providers) $</td>
<td>(Out-of-Network) $</td>
<td>(Preferred Providers) $</td>
</tr>
<tr>
<td>Wilce Student Health Center Optometry Services</td>
<td>In Franklin County: Providers in the Ohio State University Health Plan Inc. (“OSU Health Plan”) Network</td>
<td>In Franklin County: Providers in the UHC Options PPO Network and out of the OSU Health Plan Network</td>
<td>All other providers</td>
</tr>
<tr>
<td>Ohio State College of Optometry Clinics</td>
<td>Outside Franklin County: Providers in the OSU Health Plan Network</td>
<td>Outside Franklin County: N/A</td>
<td></td>
</tr>
</tbody>
</table>

You can contact OSU Health Plan at 614-292-4700 or HealthSmart at 1-844-206-0374.

If it’s an emergency, always go to the nearest hospital or doctor’s office first.

CAUTION:
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Notes:
- A contact lens fitting fee is not a covered benefit, but students do receive a 10% discount for the fee cost at Tier 1.
- For Tiers 2 and 3, plan pays % of Preferred Allowance; for Tier 4, plan pays % of Usual and Customary Charges.
- Benefits for covered services incurred while traveling outside the USA will be applied at Tier 2.

Annual Prescription Eyewear or Contact Lens Allowance
(Includes a 20% discount on frames and eyeglass lenses) at the Wilce Student Health Center Optometry Services or Ohio State College of Optometry Services. $100

STUDENTS ONLY

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STUDENTS AND DEPENDENTS 19 YEARS OR OLDER

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<tbody>
<tr>
<td>Policy Year Maximum Benefits</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Policy Year Out-of-Pocket Maximum</td>
<td>N/A</td>
<td>$3,000 individual; $6,000 family</td>
</tr>
<tr>
<td>Policy Year Deductible</td>
<td>N/A</td>
<td>$100 per individual; $500 per family</td>
</tr>
</tbody>
</table>

Ohio State College of Optometry Clinics
Fry Hall 358 W. 10th Ave. 614-292-2020
greatvision.osu.edu

Wilce Student Health Center Optometry Services
1875 Millikin Rd
Second Floor
614-292-4321
Dental benefits are underwritten by Delta Dental. Pediatric dental benefits for dependents under 19 covered under the medical benefit are underwritten by UnitedHealthcare Insurance Company.

**Diagnostic and Preventive Services**
- Exams and cleanings twice per benefit year.
- Fluoride treatment for dependent children once per benefit year.

**Emergency Exam and Palliative Treatment**
- Used to temporarily relieve pain.

**Radiographs (X-rays)**
- Bitewing X-rays are payable once per benefit year.
- Full-Mouth X-rays are payable once per five benefit years.

**Simple Extractions**
- 100% after $17 co-pay

**Oral Surgery Services**
- Surgical extractions.
- Coverage for the removal of asymptomatic third molars is excluded.

**Minor Restorative Services**
- Used to repair teeth damaged by disease or injury (for example, amalgam [silver] and resin [white] fillings).
- 100% after $17 co-pay

**Endodontic Services**
- Limited to root canals only.
- 100% after $17 co-pay

**Periodontic Services**
- Used to treat diseases of the gums and supporting structures of the teeth.
- 100% after $17 co-pay

**Anesthesia**
- IV sedation.

**Policy Year Maximum Benefits**
- $1,000 per individual

**Policy Year Deductibles**
- $0

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**APPLICABLE LIMITATIONS TO BENEFITS ABOVE**

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**STUDENT HEALTH SERVICES**
- Ohio State College of Dentistry
- Student Clinics
- Postle Hall
  - 305 W. 12th Ave.
  - 614-292-2751
- Ohio State College of Dentistry Faculty Practice,
  - 614-292-1472

**WILCE STUDENT HEALTH CENTER DENTAL SERVICES**
- Second Floor 1875 Millikin Rd.
  - 614-292-4321
Campus area resources:

Center for Integrative Medicine
2000 Kenny Rd. 614-293-9777
medicalcenter.osu.edu/go/integrative

Couple and Family Therapy Clinic
012 Mount Hall (West Campus)
614-292-3671
cftc.ehe.osu.edu

Psychological Services Center
105 Psychology Building 1835 Neil Ave.
614-292-2059
psc.osu.edu

Martha Morehouse Medical Plaza
2050 Kenny Rd (Accessible by Campus Transport)

AfterHoursCare
2nd Floor, Suite 2250, Pavilion
614-685-3357

Ohio State Internal Medicine
614-293-8054

Ohio State Sports Medicine Center
614-293-3600

Rardin Family Practice
2231 N. High St.
614-293-2700
familymedicine.osu.edu/10415.cfm

Center for Women’s Health at
The Ohio State University Wexner Medical Center
McCampbell Hall, 3rd Floor 1581 Dodd Dr.
614-293-2076, cwh.osu.edu

Student Life Student Wellness Center
B130 RPAC
614-292-4527, swc.osu.edu

Regional or commuter student looking for providers outside Franklin County?

The UnitedHealthcare Options PPO network has extensive listings.
Visit shi.osu.edu's Find a Provider page or uhcsr.com/osu or call 1-844-206-0374.

Contact information

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