Ohio State Student Life Student Health Benefits Plan Member Overview

2025 - 26

Be equipped to use your coverage to protect your wellbeing and your wallet.

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WELCOME to the STUDENT HEALTH BENEFITS PLAN!

Read these highlights to learn your coverage basics.

NAMES TO KNOW

<u>UnitedHealthcare Student Resources</u> issues your medical member ID card, coordinates covered services and administers claims for all benefits but adult dental.

<u>UnitedHealthcare Insurance</u> company underwrites Tiers 2, 3 and 4 of your benefits. They might contact you by mail - please always reply if requested.

OptumRx coordinates your prescription benefit.

<u>Delta Dental of Ohio</u> underwrites, issues, and coordinates your adult dental benefits and claims.

OSU Health Plan, as well as <u>UHCSR</u> and <u>Delta Dental</u>, 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.

REMEMBER

Always carry your Member ID card or have it electronically accessible.

Read your email and postal mail and keep your local address up to date in Buckeye Link.

Make sure you follow through on your financial obligations. Even though sometimes your cost for covered services may be zero, other times you may owe co-pay, co-insurance, or deductible.

If you have questions about a bill you receive, contact your resources and ask for assistance. SHI is here to help.

WHERE TO GO FOR CARE

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 Choice Plus Network providers outside Franklin County

United Behavioral Health Network providers outside Franklin County

Delta Dental PPO/Premier Network providers

Your provider choices can help you save money. Seeing providers outside of these locations and networks may result in much higher out-of-pocket costs.

MEDICAL BENEFITS

UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4. You can reduce your cost responsibility if you choose providers in Tier One or Tier Two.

TIER ONE (\$)

Student Health Services at Wilce Student Health Center (STUDENTS ONLY)

TIER TWO (\$\$)

In Franklin County: OSU Health Plan Network

Outside Franklin County: UHC Choice Plus Network

TIER THREE (\$\$\$)

In Franklin County: UHC Choice Plus Network but not OSU Health Plan Network

TIER FOUR (\$\$\$\$)

All other providers

- Your out-of-pocket costs increase at providers in Tiers Three and Four.
- Search options at shi.osu.edu/resources/find-a-provider-pharmacy
- Contact OSU Health Plan 614-292-4700 or UnitedHealthcare Student Resources 1-833-789-9300.
- If it is a life-threatening emergency, always go to the nearest hospital or call 9-1-1.

NOTES: For Tiers 2, 3 and 4, plan pays % of Allowed Amount. 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 and Certificate of Coverage.

MEDICAL BENEFITS

Office Visits

Tier 1 100%

Tier 2 100% after \$20 co-pay

Tiers 3, 4 60%**

Diagnostic Lab and X-ray

Tier 1 100% Tier 2 90%* Tiers 3, 4 60%**

Outpatient Rehabilitative and Habilitative Therapies

Tier 1 100% up to policy year visit limit

Tier 2 90% up to policy year visit limit*

Tiers 3, 4 60% up to policy year visit limit**

Not all services are available at Student Health Services.

Inpatient Rehabilitative and Habilitative Therapies

Tier 1 N/A

Tier 2 90% up to policy year visit limit*
Tiers 3, 4 60% up to policy year visit limit**

Outpatient Surgery and Procedures

Tier 1 100% Tier 2 90%* Tiers 3, 4 60%**

Inpatient Surgery and Procedures

Tier 1 N/A
Tier 2 90%*
Tiers 3, 4 60%**

Allergy Testing, Treatment, and Injections

Tier 1 100% excluding serum

Tier 2 Based on setting where service is performed*

Tiers 3, 4 Based on setting where service is performed**

Urgent Care Office Visits

Tier 1 N/A

Tier 2 100% after \$25 copay

Tiers 3, 4 60%**

Additional services rendered during an urgent care office visit will be paid per category schedule after you have met your deductible. For example: An X-Ray will be paid at 90% at Tier Two providers and 60% at Tiers Three and Four.

Emergency Care

Tier 1 N/A

Tier 2 90% after \$100 copay. Co-pay will be waived if admitted. Tiers 3, 4 90% after \$100 copay. Co-pay will be waived if admitted.

Ambulance

Tier 1 N/A
Tier 2 90%*
Tiers 3, 4 90%**

Inpatient and Outpatient Hospital Care

Tier 1 N/A
Tier 2 90%*
Tiers 3, 4 60%**

Durable Medical Equipment, Prosthetic and Orthotic Devices

Tier 1 100% Tier 2 90%* Tiers 3, 4 60%**

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

Policy Year Maximum Benefits

Tier 1 N/A

Tiers 2, 3, 4 Unlimited

^{*}services subject to Tier 2 deductible

^{**}services subject to Tier 3 and Tier 4 deductibles

Policy Year Deductible

Tier 1 N/A

Tier 2 \$150 per Individual; \$350 per family
Tier 3 \$500 per individual; \$1,500 per family
Tier 4 \$500 per individual; \$1,500 per family

Policy Year Out-of-Pocket Maximum

Tier 1 N/A

Tier 2 \$3,000 individual; \$6,000 family
Tier 3 \$6,000 individual; \$12,000 family
Tier 4 \$6,000 individual; \$12,000 family

PREVENTIVE BENEFITS

Preventive care is routine care given to help you avoid illness and improve your health.

The benefits highlighted on this page are for adults aged 19 years or older. For members 18 years or younger, refer to the full Summary Brochure and Certificate of Coverage available on 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 is 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).

You can reduce your cost responsibility if you choose providers in Tier One or Tier Two.

TIER ONE (\$)

Student Health Services at Wilce Student Health Center (STUDENTS ONLY)

TIER TWO (\$\$)

In Franklin County: OSU Health Plan Network

Outside Franklin County: UHC Choice Plus Network

TIER THREE (\$\$\$)

In Franklin County: UHC Choice Plus Network but not OSU Health Plan Network

TIER FOUR (\$\$\$\$)

All other providers

- Your out-of-pocket costs increase at providers in Tiers Three and Four.
- Search options at shi.osu.edu/resources/find-a-provider-pharmacy
- Contact OSU Health Plan 614-292-4700 or UnitedHealthcare Student Resources 1-833-789-9300.
- If it is a life-threatening emergency, always go to the nearest hospital or call 9-1-1.

NOTES: For Tiers 2, 3 and 4, plan pays % of Allowed Amount. Benefits for covered services incurred while traveling outside the USA will be applied at Tier 2. Pre-travel assessments are not covered.

PREVENTIVE BENEFITS

Adult Immunizations

Tier 1 100% Tiers 2, 3 100% Tier 4 60%*

As required or recommended by PPACA/USPSTF/ACIP or the State of Ohio, including influenza, hepatitis A, hepatitis B, Td/Tdap, varicella, meningococcal, MMR, pneumococcal, zoster and HPV.

Annual Well Visit

Tier 1 100% Tiers 2, 3 100% Tier 4 60%*

Covered services are those rated A or B by the USPSTF.

Annual Well Woman Visit

Tier 1 100% Tiers 2, 3 100% Tier 4 60%*

Covered well woman services are per PPACA/USPSTF guidelines, including screenings for cervical cancer, chlamydia, gonorrhea, syphilis, HIV and HPV.

Breast Cancer Screening

Tier 1 100% Tiers 2, 3 100% Tier 4 60%*

As required or recommended by PPACA or the State of Ohio.

Colorectal Cancer Screening

Tier 1 100% Tiers 2, 3 100% Tier 4 60%*

Covered services are those rated A or B by the USPSTF.

Testicular and Prostate Cancer Screening

Tier 1 100% Tiers 2, 3 100% Tier 4 60%*

Covered services are those rated A or B by the USPSTF.

<u>Immunizations and Screening Laboratory Tests Required by Ohio State</u> <u>Academic Programs</u>

Tier 1 50%

Tiers 2, 3, 4 Not Covered

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

Policy Year Maximum Benefits

Tier 1 N/A

Tiers 2, 3, 4 Unlimited

Policy Year Deductible

Tier 1 N/A Tiers 2, 3 N/A

Tier 4 \$500 per individual; \$1,500 per family

Policy Year Out-of-Pocket Maximum

Tier 1 N/A

Tier 2 \$3,000 individual; \$6,000 family
Tier 3 \$6,000 individual; \$12,000 family
Tier 4 \$6,000 individual; \$12,000 family

^{*}services subject to Tier 4 deductible

PRESCRIPTION BENEFITS

The prescription benefit uses the OptumRx Prescription Drug List (PDL), which is a list of covered medications (generic and brand) organized by how they will be paid. You can access the PDL at uhcsr.com/osu.

When you fill a prescription at the Wilce Student Health Center Pharmacy or any UnitedHealthcare Pharmacy (UHCP) 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

1875 Millikin Rd | 614-292-0125

NOTES: Minimum cost per prescription does not apply to generic and brand (no generic available) contraceptive drugs.

Specialty drugs must be filled through UHCP and cannot be filled at the Student Health Center or other pharmacy locations. Sign into your UHCSR MyAccount, go to prescriptions to manage your prescriptions or call OptumRx Specialty at 1-855-427-4682.

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 and Certificate of Coverage.

PRESCRIPTION BENEFITS

Wilce Student Health Center Pharmacy

Prescription Drug List Tier 1 Drug 90% Prescription Drug List Tier 2 Drug 80% Prescription Drug List Tier 3 Drug 50%

Women's Contraceptive Drug

Generic and Brand (no Generic Available) 100% Brand (Generic Available) 50%

UnitedHealthcare Pharmacy (UHCP) Network Pharmacy

Prescription Drug List Tier 1 Drug 90% Prescription Drug List Tier 2 Drug 80% Prescription Drug List Tier 3 Drug 50%

Women's Contraceptive Drug

Generic and Brand (no Generic Available) 100% Brand (Generic Available) 50%

Non-Network Pharmacy

Generic Drug 90% of billed charge **Brand Name Drug** 50% of billed charge

Policy Year Out-of-Pocket Maximum \$6,000 individual; \$12,000 family

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

Fill Supply - Most medications up to 31-day supply Minimum Cost Per Prescription - \$10, not to exceed the drug cost Policy Year Maximum Benefit - Unlimited

Policy Year Out-of-Pocket Maximum - \$3,000 individual; \$6,000 family

MENTAL HEALTH BENEFITS

UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4.

Students and covered dependents age 14 and older can utilize Counseling and consultation Service (CCS). For children under age 14, seek an OSU Health Plan provider inside Franklin County or a United Behavioral Health provider outside Franklin County.

You can reduce your cost responsibility if you choose providers in Tier One or Tier Two.

TIER ONE (\$)

Counseling and Consultation Service (STUDENTS ONLY)

TIER TWO (\$\$)

In Franklin County: OSU Health Plan Network

Outside Franklin County: UHC Choice Plus Network

TIER THREE (\$\$\$)

In Franklin County: UHC Choice Plus Network but not OSU Health Plan Network

TIER FOUR (\$\$\$\$)

All other providers

- Your out-of-pocket costs increase at providers in Tiers Three and Four.
- Search options at shi.osu.edu/resources/find-a-provider-pharmacy
- Contact OSU Health Plan 614-292-4700 or UnitedHealthcare Student Resources 1-833-789-9300.
- If it is a life-threatening emergency, always go to the nearest hospital or call 9-1-1.

CCS AT YOUNKIN SUCCESS CENTER

Fourth Floor, 1640 Neil Ave 614-292-5766 css.osu.edu

CCS AT LINCOLN TOWER

Tenth Floor, 1800 Cannon Drive 614-292-5766 css.osu.edu

Counseling and Consultation Service offers individual and group psychotherapy, couples counseling, urgent care during normal business hours and limited psychiatry services.

NOTES: For Tiers 2, 3 and 4, plan pays % of Allowed Amount. 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 and Certificate of Coverage.

MENTAL HEALTH BENEFITS

Outpatient Psychotherapy

Tier 1 100%

Tier 2 100% after \$20 co-pay

Tiers 3, 4 60%**

Outpatient Psychotherapy for Alcohol or Drug Abuse

Tier 1 100%

Tier 2 100% after \$20 co-pay

Tier 3, 4 60%**

Outpatient Psychiatry

Tier 1 100%

Tier 2 100% after \$20 co-pay

Tiers 3, 4 60%**

Outpatient Child Psychotherapy or Psychiatry

Tier 1 N/A

Tier 2 100% after \$20 co-pay

Tiers 3, 4 60%**

Under age 14 and including alcohol or drug abuse

Inpatient Psychotherapy or Psychiatry

Tier 1 N/A Tier 2 90%* Tiers 3, 4 60%**

Testing for Learning Disabilities / ADHD

Tier 1 N/A
Tier 2 90%*
Tiers 3, 4 60%**

^{*}subject to Tier 2 deductible

^{**}subject to Tier 3 and Tier 4 deductibles

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

Policy Year Maximum Benefits

Tiers 1,2, 3, 4 Unlimited

Policy Year Deductible

Tier 1 N/A

Tier 2 \$150 per Individual; \$350 per family Tier 3 \$500 per individual; \$1,500 per family

Tier 4 \$500 per individual; \$1,500 per family

Policy Year Out-of-Pocket Maximum

Tier 1 N/A

Tier 2 \$3,000 individual; \$6,000 family
Tier 3 \$6,000 individual; \$12,000 family
Tier 4 \$6,000 individual; \$12,000 family

VISION BENEFITS

UnitedHealthcare Insurance Company underwrites Tiers 2, 3 and 4. You can reduce your cost responsibility by choosing a provider in Tier One.

TIER ONE (\$)

Ohio State College of Optometry Clinics (STUDENTS ONLY)

TIER TWO (\$\$)

In Franklin County: OSU Health Plan Network

Outside Franklin County: UHC Choice Plus Network

TIER THREE (\$\$\$)

In Franklin County: UHC Choice Plus Network but not OSU Health Plan Network

TIER FOUR (\$\$\$\$)

All other providers

- Your out-of-pocket costs increase at providers in Tiers Three and Four.
- Search options at shi.osu.edu/resources/find-a-provider-pharmacy
- Contact OSU Health Plan 614-292-4700 or UnitedHealthcare Student Resources 1-833-789-9300.
- If it is a life-threatening emergency, always go to the nearest hospital or call 9-1-1.

OHIO STATE COLLEGE OF OPTOMETRY CLINICS

1664 Neil Ave 614-292-2020

NOTES: At Tier 1, **students** receive an allowance of \$100 towards eyewear or contact lenses. They also receive a 20% discount on frames and eyeglass lenses.

Non-routine vision services provided at Ohio State College of Optometry Clinics are payable under the medical benefit at the Tier 2 level. Deductible, co-pay, and co-insurance amounts may apply.

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

The \$100 eyewear or contact lenses allowance is not available to dependents.

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

VISION BENEFITS

Annual Vision Exam

Tier 1 100% after \$15 co-pay*

Tiers 2, 3, 4 100% up to \$50 after \$20 co-pay**

Annual Vision Exam with Contact Lens Evaluation

Tier 1 100% after \$15 co-pay and \$45-\$95 co-pay for CL evaluation*

Tiers 2, 3, 4 100% up to \$50 after \$20 co-pay**

Eyewear Allowance

Tier 1 \$100*

Tiers 2, 3, 4 100% up to \$50 after \$20 co-pay**

Pediatric vision benefits for members under age 19 can be found in the full Summary Brochure and Certificate of Coverage available at shi.osu.edu or uhcsr.com/osu. Remember to take your UHCSR Member ID card with you for all provider visits.

^{*}Students Only

^{**}Students and Dependents 19 Years or Older

DENTAL BENEFITS

Dental benefits are underwritten by Delta Dental.

Primary pediatric dental benefits for members under 19 years of age are covered under the medical benefit and underwritten by UnitedHealthcare Insurance Company with a separate \$500 deductible. There is also secondary pediatric dental coverage underwritten by Delta Dental of Ohio. Details are available at uhcsr.com/osu.

OHIO STATE COLLEGE OF DENTISTRY STUDENT CLINICS

Postle Hall 305 W. 12th Ave. 614-688-3763

OHIO STATE DENTAL FACULTY PRACTICE

305 W. 12th Ave. 614-292-1472

WILCE STUDENT HEALTH CENTER DENTAL SERVICES

Second Floor 1875 Millikin Rd. 614-292-4321

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 and Certificate of Coverage.

TIER ONE (\$)

Student Health Services
Ohio State College of Dentistry Student Clinic

TIER TWO (\$\$)

Ohio State College of Dentistry Faculty Practice Delta Dental PPO/Delta Dental Premier Network

NON-NETWORK (\$\$\$)

DENTAL BENEFITS

Diagnostic and Preventive Services Exams and Cleanings

Tier 1 100% after \$17 copay

Tier 2 70% Non-Network 50%

Twice per benefit year; fluoride treatment for dependent children once per benefit year.

Emergency Exam and Palliative Treatment

Tier 1 100% after \$17 copay

Tier 2 70% Non-Network 50%

Used to temporarily relieve pain.

Radiographs (X-rays) Bitewing X-rays

 Tier 1
 100%

 Tier 2
 70%

 Non-Network
 50%

Payable once per benefit year. Full mouth X-rays are payable once per five benefit years.

Simple Extractions

Tier 1 70%
Tier 2 50%
Non-Network 50%

Oral Surgery Services Surgical Extractions

Tier 1 70% Tier 2 50%

Non-Network Not Covered

Coverage for the removal of asymptomatic third molars is excluded.

Minor Restorative Services

 Tier 1
 70%

 Tier 2
 50%

 Non-Network
 50%

Used to repair teeth damaged by disease or injury (for example, amalgam [silver] and resin [white] fillings).

Single Crown

Tier 1 50%

Tier 2 50% Non-Network 50%

Periodontic Services

Tier 1 70% Tier 2 50% Non-Network 50%

Used to treat diseases of the gums and supporting structures of the teeth.

Endodontic Services

Tier 1 50%
Tier 2 50%
Non-Network 50%
Limited to root canals only.

Anesthesia IV Sedation.

Tier 1 50% Tier 2 50%

Non-Network Not Covered

APPLICABLE LIMITATIONS TO BENEFITS ABOVE

Policy Year Maximum Benefits

Tiers 1,2, NON-NETWORK \$750 per individual

Policy Year Deductible

Tier 1 N/A
Tier 2, Non-Network \$50

ADDITIONAL BENEFITS

Medical and Mental Health Online resources available to you:

The medical policy partner, UHCSR offers online resources for non-emergency medical and mental health care through HealthiestYou, a Teladoc company. These services are available as an additional resource to the care you have available on campus at the Wilce Student Health Center and/or Counseling and Consultation Service.

24/7 Doctor Access

HealthiestYou provides round-the-clock access to board-certified physicians. When you are unable to visit the Wilce Student Health Center during open hours, they can connect you with a board-certified physician using this nationwide telehealth service. This service is especially helpful for minor illnesses such as allergies, sore throat, earache, pink eye, etc.

Virtual Counseling Services

Virtual counseling services are available to you for free through HealthiestYou.

They provide access to Psychiatrists (MD), Psychologists (PhD), Counselors, Clinical Social Workers, and Therapists (Masters) through phone and video at your convenience. When registering for these mental health services, you will be able to choose your counselor and appointment time based on your preferences and needs. Visits are secure, discreet, and confidential and you have ongoing support with the same provider.

You can learn more about these services at uhcsr.com/hycounseling.

Emergency Travel Assistance Benefits

As part of your Student Health Benefits Plan, you, your insured spouse/domestic partner, and your insured minor child(ren) are eligible for Global Emergency Services. *

International students are eligible to receive services worldwide, except in your home country.

Domestic students are eligible to receive services when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a study abroad program.

Key Medical Evacuation and Repatriation benefits include:

Emergency Medical Evacuation

Dispatch of Doctors/Specialists

Medical Repatriation

Transportation after Stabilization

Transportation to Join a Hospitalized Insured Person

Return of Minor Children

Repatriation of Mortal Remains

Additional Assistance Services to support you while away from home

To access services, please refer to the contact information on the back of your ID card or access My Account at www.uhcsr.com/MyAccount and select My Benefits/Additional Benefits/UHC Global Emergency Services.

All services must be arranged and provided by the Emergency Response provider; any services not arranged by the Emergency Response provider will not be considered for payment. The Assistance and Evacuation Benefits and related services are not meant to be used in lieu of or replace local emergency services. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. Appropriate action to assist you and monitor your care will be taken at that time.

Your student health insurance program also gives you access to evacuation services in the event of a political emergency situation or natural disaster. Contact Assist America at 1-855-289-2616 (inside USA) or +1-609-986-1212 (outside USA) if you need assistance on these services.

Lastly, as a student at The Ohio State University, you also have access to special Emergency Travel Assistance benefits. These benefits include Emergency Return Home, Return of Personal Belongings, Bereavement Reunion and Return of Traveling Companion. To learn more about these benefits, or to request these services, please visit the Student Health Insurance office.

*Underwritten by UnitedHealthcare Insurance Company. Check your Certificate of Coverage for a description of the benefits, services, exclusions, and limitations.

CAMPUS AREA RESOURCES

WILCE STUDENT HEALTH CENTER

1875 Millikin Road, 614-292-4321, shs.osu.edu

COUNSELING AND CONSULTATION SERVICE

Younkin Success Center 4th Floor and Lincoln Tower 10th Floor 614-292-5766, ccs.osu.edu

STUDENT LIFE STUDENT WELLNESS CENTER

B130 RPAC, 614-292-4527, swc.osu.edu

CENTER FOR INTEGRATIVE MEDICINE

2000 Kenny Rd., 614-293-9777

OSU SPORTS MEDICINE CENTER

2835 Fred Taylor Drive, 614-293-3600

CENTER FOR WOMEN'S HEALTH AT THE OHIO STATE UNIVERSITY WEXNER MEDICAL CENTER

1800 Zollinger Road, 614-293-2076

MARTHA MOREHOUSE MEDICAL PLAZA

2050 Kenny Rd (Accessible by Campus Transport)

After Hours Advanced Urgent Care

614-293-3200

Ohio State Internal Medicine

614-293-8054

OHIO STATE PRIMARY CARE THOMAS RARDIN

2231 N. High St., 614-293-2700

CONTACT INFORMATION

OFFICE OF STUDENT LIFE STUDENT HEALTH INSURANCE

830 Lincoln Tower, 1800 Cannon Drive, Columbus, OH 43210

Visit: shi.osu.edu

Email: shi_info@osu.edu

Please call ahead to confirm the hours of operations.

Call: 614-688-7979

Hours: Mon-Fri, 8 a.m.-4:30 p.m.

TOOLS

uhcsr.com/osu: view information and access your Member ID card for all benefits but adult dental

uhcsr.com/myaccount: access your medical claims to understand what is being paid

osuhealthplan.com: search preferred provider lists online

deltadentaloh.com: search providers, access a dental ID card and view adult dental claims

Summary Brochures and Certificate of Coverage: read full details of what is covered and what is not, available online at uhcsr.com/osu and deltadentaloh.com

Healthiestyou: 24/7 access to licensed medical and mental health doctors regarding diagnosis and treatment of many illnesses.

TERMS

Copay: flat fee owed at the time you use a covered service.

Co-insurance: percentage you pay of the covered service cost.

Deductible: the dollar amount you pay up front before the plan starts to pay for most covered services.

Out-of-pocket maximum: most you will pay each year for covered services, excluding your Student Health Benefits Plan fee.

REGIONAL OR COMMUTER STUDENTS

Looking for providers outside Franklin County?

The UHC Choice Plus Network has extensive listings. Visit shi.osu.edu/resources/find-a-provider-pharmacy or uhcsr.com/osu or call UnitedHealthcare Student Resources 1-833-789-9300.

STUDENT HEALTH INSURANCE

Note: The student health insurance information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare and based on policy numbers 2025-1098-1 and 2025-1098-4. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document, and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state, or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance. The policies provide one year term insurance coverage.