

**2025-2026 International Student Orientation**

# **Student Health Benefits Plan – Using Your Benefits**

**Presented by Student Life - Student Health  
Insurance Office**



**THE OHIO STATE UNIVERSITY**

OFFICE OF STUDENT LIFE



# Agenda

## Ohio State's Student Health Benefits Plan

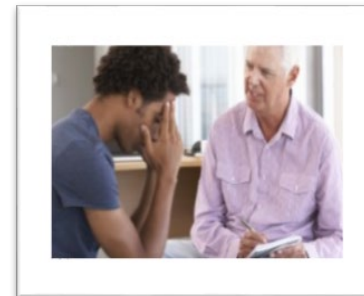
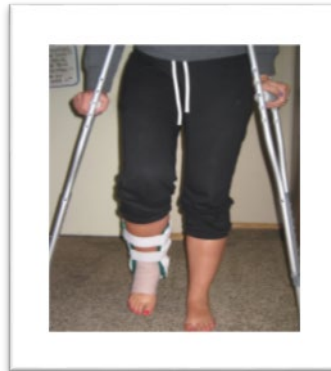
- University Insurance Requirement
- Enrollment, Fees and Waivers
- What it Covers
  - Review of Commonly Used Services
  - Medical & Travel Emergency Assistance
- How to Best Use the Benefits Plan
  - Provider Networks – Reduce out-of-pocket costs
- Next Steps – Names to Know, Things to Do
- Resources



# University Insurance Requirement

## University Insurance Requirement

- Students who are designated by the University as **International** and enrolled in any credit hours are **required** to purchase Ohio State's Student Health Benefits Plan.
- Students are at high risk for illness, injury, accidents, depression and anxiety – and are more likely to postpone care.
- Health insurance helps by providing access to more affordable, convenient and quality care.
- Health insurance also helps by reducing unexpected medical bills that can disrupt your academic progress.





# Enrollment

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## Enrollment

When does my automatic Student Health Benefits Plan (SHBP) enrollment occur?

- After you register for classes in Buckeye Link, the SHBP fee will appear on your Statement of Account within 1-2 business days.
- Note: the coverage level defaults to Student Only. Students that wish to **add a qualified dependent**, must update the coverage level by completing the Select Waive process in Buckeye Link **before the August 19, 2025, deadline.**

**To enroll or make changes after the deadline, please contact the SHI office.**



# Enrollment

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## Enrollment

- Autumn automatic enrollment **remains in effect year-round** if you remain enrolled in eligible classes.
- **Spring enrollment** in the plan, **includes summer term** – no need to be enrolled in classes for summer term.
- **Qualifying Events** allow you to add or modify your coverage during the plan year. Contact our office within 31 days of the event.
- **Examples of a Qualifying Event include:** a new spouse or domestic partner; a newborn child; a dependent newly arrived in U.S. from their foreign homeland.

**2025-2026 Dates: August 19, 2025, to August 17, 2026**



# Fee and Payment

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## Fee and Payment

- The SHBP Fee is posted to your Statement of Account two (2) times per year – **autumn and spring.**
- The fee is due the same day as other university fees. Payment is made to the university bursar through your Buckeye Link account.

**Fee on your  
Statement of Account  
confirms your  
coverage**

**Fee = Your “premium”**

THE OHIO STATE UNIVERSITY			
STATEMENT OF ACCOUNT			
Autumn			
Instructional Fee Pharm Prof	07/19/2016	08/16/2016	\$10,400.00
General Fee Pharm Prof	07/19/2016	08/16/2016	\$184.00
Student Activity Fee Prof	07/19/2016	08/16/2016	\$37.50
Non-Res Fee Pharmacy Prof	07/19/2016	08/16/2016	\$10,764.00
COTA Bus Service Fee	07/19/2016	08/16/2016	\$13.50
Student Legal Svcs Annual Fee	07/19/2016	08/16/2016	\$40.00
Recreational Fee	07/19/2016	08/16/2016	\$123.00
Student Union Facility Fee	07/19/2016	08/16/2016	\$74.40
Acceptance Fee	07/19/2016	08/16/2016	\$25.00
Health Insurance Student Only	03/25/2016	08/16/2016	\$1,377.00
Refund	07/19/2016	08/16/2016	\$4,787.00
Acceptance Fee Payment	08/17/2016	08/15/2016	\$5,354.60
PHP Tuition Deposit	08/15/2016		\$25.00
OSU Scholarship in Pfr	03/25/2016		\$500.00
Federal Direct HRP Unsub Loan	03/25/2016		\$500.00
Federal Grad PLUS Loan	08/14/2016		\$16,324.00
			\$15,831.00



# Fee and Payment

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## Fee and Payment

2025-26 Per semester rates can be found on our website:

[shi.osu.edu/shi-benefits-plan/rates-dates-and-deadlines](https://shi.osu.edu/shi-benefits-plan/rates-dates-and-deadlines)

## Payment Options

- Tuition Option Payment Plan (TOPP) – paid in 4 monthly installments.

**In order to use the benefits, the fee must be paid in full.**



# Fee and Payment

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## Fee Payment via Graduate Subsidy

- Funded graduate students should visit Ohio State Human Resource's [Student Employee Benefits](#) webpage for information about subsidies and health insurance options.
- For additional questions related to fee payment or charges, funded graduate students should call the Buckeye Link Office at 614-292-0300.





# International Student Waivers

## Waivers

You may be eligible for a waiver if you meet one of the following criteria.

- ☐ You are covered under a U.S.-based health insurance policy as a U.S.-based employee, or as a dependent of a U.S.-based employee.
- ☐ You are covered under a government sponsored plan that has been approved by the University. Note: SHI requires written confirmation from the government that the government will take full financial responsibility for all medical expenses not covered by insurance.
- ☐ You have permanent residency status (a green card)

**For more details, see [shi.osu.edu](https://shi.osu.edu) > For International Students**



# Student Health Benefits Plan – Quiz Question 1

- **True or False:** You are billed once per year for the Student Health Benefits Plan.

**FALSE.** The fee appears two (2) times per year on your Statement of Account – Autumn and Spring.



# WHAT IS COVERED – Understanding Your Benefits

PREVENTIVE CARE

MEDICAL CARE

MENTAL HEALTH CARE

PRESCRIPTION MEDICATIONS

VISION CARE

DENTAL CARE

[shi.osu.edu](https://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details



# What is Covered – PREVENTIVE CARE

**PREVENTIVE CARE:** Routine screenings and exams when you are not sick. i.e. immunizations, annual wellness exam, women's wellness exam and your annual flu vaccine.

- Annual Wellness Exam – 1 per plan year covered at 100%
- Women's Wellness Exam – 1 per plan year covered at 100%
  - Women's cancer screening test when recommended
- ACIP Recommended Immunizations – covered at 100%
  - All OSU required immunizations covered at 100%

**[shi.osu.edu](https://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details**



# What is Covered – MEDICAL and MENTAL HEALTH CARE

**MEDICAL CARE:** Inpatient and outpatient provider visits, diagnostic lab and x-ray, and other services related to the diagnosis and treatment of covered conditions.

- Most routine medical care can be received at Student Health Services (SHS). No deductible, copay or coinsurance for most services.

**MENTAL HEALTH CARE:** Inpatient and outpatient counseling to help you better manage your mental health.

- Psychotherapy and psychiatry sessions can be received at Counseling and Consultation Service (CCS). No deductible, copay or coinsurance for most services.

**[shi.osu.edu](https://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details**



# What is Covered – PRESCRIPTION MEDICATIONS

**PRESCRIPTION MEDICATIONS:** Coverage for most medications when prescribed by your provider. Student Health Benefits Plan uses a **Prescription Drug List (PDL)** – a list of medications covered by your policy.

Locations:

- Wilce Student Health Center Pharmacy
- Any UnitedHealthcare Pharmacy (UHCP) Network pharmacy

Your copay (\$10 minimum):

- 10% Tier 1 Drugs
- 20% Tier 2 Drugs
- 50% Tier 3 Drugs

**[shi.osu.edu](https://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details**



# What is Covered – VISION CARE

**VISION CARE:** Routine vision exam.

Locations:

- OSU College of Optometry (COO)

Benefits:

- One (1) routine vision exam per plan year after a \$15 copay
- \$100 allowance for prescribed glasses or contact lenses (only at COO)
- Discount on prescribed eyeglass frames or lenses (only at COO)

\$20 copay and other out-of-pocket costs may apply at all other locations

**[shi.osu.edu](https://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details**



# What is Covered – DENTAL CARE

**DENTAL CARE:** Routine dental cleaning and exam.

Locations:

- Student Health Services or OSU College of Dentistry Student Clinic

Benefits:

- \$17 copay for routine cleaning and exam
- Basic procedures – restorations, crowns, x-rays
- \$750 maximum benefit per plan year

Pediatric dental covered under the medical portion of the policy. Contact SHI for additional details.

**[shi.osu.edu](https://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details**





# Medical and Travel Assistance

## Medical and Travel Emergency Assistance (24 x 7) - Provided by UnitedHealthcare Global

- Visit [www.uhcsr.com/uhcglobal](http://www.uhcsr.com/uhcglobal)
- Information is on your ID card



**IMPORTANT: Call UnitedHealthcare Global  
BEFORE you go or utilize**

**[shi.osu.edu](http://shi.osu.edu) > SHI Benefits Plan > 2025-26 Benefit Details**



## PROVIDER NETWORK – Reduce Your Out-of-Pocket Costs



- Finding and using a network provider will help keep your out-of-pocket expenses lower.
- You can **reduce your out-of-pocket expenses** by using a provider in **Tier 1 or Tier 2** for medical, mental health, or vision services.



# PROVIDER NETWORK – TIER 1

**TIER 1 (\$)** - located on campus and can provide most care **with low or no out-of-pocket costs\*** to members. You will be able to get most of the care you need at one of these locations:

- Student Health Services (SHS) at the Wilce Student Health Center (Medical, Dental)
- Counseling and Consultation Services (CCS) (Mental Health)
- OSU College of Dentistry **Student** Clinic (Dental)
- OSU College of Optometry (Vision)

**\* Deductible, copay and coinsurance amounts for medical services are waived at SHS. Dental and vision services copay and coinsurance amounts may apply at Tier 1 locations.**



# PROVIDER NETWORK – TIER 1 @ WILCE STUDENT HEALTH CENTER



## Student Health Services @ Wilce Student Health Center

- Most office visits, labs, x-rays and other services covered at 100%.
- Pharmacy on site.
- Dental Services.
- [shs.osu.edu](http://shs.osu.edu)
- 614-292-4321





# PROVIDER NETWORK – TIER 1 @ COUNSELING AND CONSULTATION SERVICE



## Counseling and Consultation Service

- ✓ All enrolled students eligible for 10 free sessions per academic year.
- ✓ Students enrolled in SHI – outpatient psychotherapy, outpatient psychotherapy for Alcohol or Drug Abuse, and outpatient psychiatry – covered at 100%.
- ✓ Younkin Success Center – 4<sup>th</sup> floor and Lincoln Tower 10th floor
- ✓ [ccs.osu.edu](https://ccs.osu.edu)
- ✓ 614-292-5766





# PROVIDER NETWORK – TIER 1 DENTAL and VISION

## OSU COLLEGE OF DENTISTRY STUDENT CLINIC

- Call for appointment time | 614-688-3763

## OSU COLLEGE OF OPTOMETRY CLINIC

- Call for appointment time | 614-292-2020



## PROVIDER NETWORK – TIER 2



**TIER 2 (\$\$)** – you can also use providers in the **OSU Health Plan Network** (on or near campus, **in the Columbus/Franklin County Ohio area**) or UHC Choice Plus Network when outside the Columbus/Franklin County area.

Services provided by Tier 2 providers **have out-of-pocket** costs such as **deductible, copay and coinsurance amounts.**

These locations include but are not limited to:

- After Hours Care at Martha Morehouse
- Ohio State Family Medicine at Thomas Rardin
- Ohio State University Wexner Medical Center Hospital and Emergency Room

**[shi.osu.edu](https://shi.osu.edu) > Resources > Find a Provider or Pharmacy**



## PROVIDER NETWORK – TIER 3 and TIER 4

**TIER 3 (\$\$\$)** – the In Network benefit is applied to UHC Choice Plus Network providers in the Columbus/Franklin County Ohio area.

**TIER 4 (\$\$\$\$)** – all providers not in the OSU Health Plan or UHC Choice Plus Network are considered Out of Network.

Services provided by Tier 3 & Tier 4 providers **have INCREASED out-of-pocket** costs such as **deductible, copay and coinsurance amounts**. These providers will result in the **highest out-of-pocket cost** for the student and should only be used in emergencies or when no other option is available.

**[shi.osu.edu](https://shi.osu.edu) > Resources > Find a Provider or Pharmacy**





## NEXT STEPS – Names to Know

**KNOW OUR PARTNERS:** Here are some names to know.

- **UHCSR** underwrites the plan and administers the medical and pharmacy benefits.
- **Delta Dental** administers the dental benefits.
- **OSU Health Plan** manages the Provider Network.
- **HealthiestYou** provides online access to medical and mental health providers.



**OSU HEALTH PLAN**



# NEXT STEPS – Things to Do

(Slide 1 of 2)

**GET A COPY OF YOUR INSURANCE ID CARD** – You can access your card through the **UHCSR app** on your mobile device, or through the **UHCSR My Account online portal**.

**YOUR ID CARD IS PROOF OF INSURANCE** - Many doctors will ask to see a copy before your appointment. It's a good idea to carry your member ID card – or an electronic version – with you at all times.

**[shi.osu.edu](https://shi.osu.edu) > Resources > Member ID Cards**

**VERIFY YOUR CURRENT ADDRESS IN MY BUCKEYE LINK** – Our partners may contact you through U.S. Postal Service (USPS). Having a correct mailing address on file, helps deliver these important notifications.

**[buckeyelink.osu.edu](https://buckeyelink.osu.edu)**



# NEXT STEPS – Things to Do

(Slide 2 of 2)

**REVIEW AND RESPOND TO ALL REQUESTS FOR INFORMATION** – Don't ignore requests from our office or our partners. Failure to promptly respond to requests may delay access to your benefits.

**REVIEW ANY EXPLANATION OF BENEFITS (EOB)** – Our claims administrator, United Healthcare Student Resources (UHCSR), may send you an EOB for any claims processed for your medical services (no EOBs are generated for services at SHS). An Explanation of Benefits is a review of how the insurance claim submitted by your provider has been processed – including any amount you may owe for the service. **The EOB is not a bill and you do not need to make payment to UHCSR. Any amount due is paid to the provider.**

**PAY ANY DEDUCTIBLE, COPAY OR COINSURANCE AMOUNTS DUE** – Review and pay any statement (bill) from your healthcare provider. The amount due from your provider should match the patient responsibility amount shown on the EOB for that service.



# RESOURCES

## WE CAN HELP

- Student Health Insurance  
*[shi.osu.edu](http://shi.osu.edu) – See our FAQ page*
- Student Health Services Advice Nurse (SHS)
- Counseling and Consultation Service (CCS)
- HealthiestYou – online access to doctors and counselors
- Resident Advisor
- Student Wellness Center at RPAC



# Contact Information

## Student Health Insurance

[shi\\_info@osu.edu](mailto:shi_info@osu.edu)

614-688-7979

Mon – Fri 8am-4:30pm

Walk-in Visits: Tue & Wed 8am – 4:30pm

[shi.osu.edu](http://shi.osu.edu)

