

2024-2025 International Student Orientation

Student Health Benefits Plan – Using Your Benefits

**Presented by SL Student Health Insurance
Office**



THE OHIO STATE UNIVERSITY

OFFICE OF STUDENT LIFE



Welcome to Ohio State!

Student Health Insurance

shi_info@osu.edu

614-688-7979

Mon – Fri 8am-4:30pm

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

shi.osu.edu





Today's 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

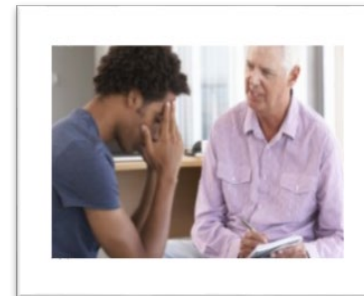
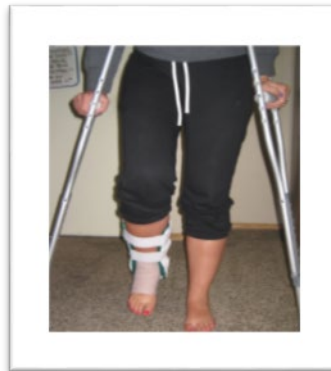
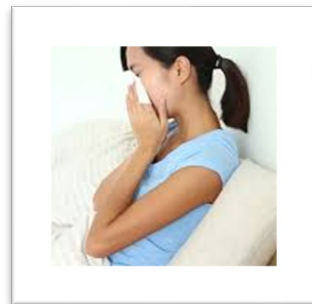


Student Health Benefits Plan



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.





Student Health Benefits Plan



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 13, 2024, deadline.**

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



Student Health Benefits Plan



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.

2024-2025 Dates:

August 13, 2024

to

August 18, 2025



Student Health Benefits Plan



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		The Ohio State University PO Box 163248 Columbus, OH 43216-3248	
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	03/25/2016	\$1,377.00
Refund	07/19/2016	08/16/2016	\$4,787.00
Acceptance Fee Payment	08/17/2016	08/17/2016	\$5,354.60
PHP Tuition Deposit	08/15/2016	08/15/2016	\$25.00
OSU Scholarship in Pfr	03/25/2016		\$500.00
Federal Direct HYP Unsub Loan	08/14/2016		\$500.00
Federal Grad PLUS Loan	08/14/2016		\$16,324.00
			\$15,831.00



Student Health Benefits Plan



Fee and Payment

2024-25 Per semester rates can be found on our website:
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 coverage, the fee must be paid in full.



Student Health Benefits Plan



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.



Student Health Benefits Plan



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 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 > For International Students



Student Health Benefits Plan

Quiz

- **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 > [SHI Benefits Plan](#) > [2024-25 Benefit Details](#)



WHAT IS COVERED – Understanding Your Benefits



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 > [SHI Benefits Plan](#) > [2024-25 Benefit Details](#)



WHAT IS COVERED – Understanding Your Benefits



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.

shs.osu.edu > **SHI Benefits Plan** > **2022-23 Benefit Details**



WHAT IS COVERED – Understanding Your Benefits



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 > SHI Benefits Plan > 2024-25 Benefit Details



WHAT IS COVERED – Understanding Your Benefits



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 > SHI Benefits Plan > 2024-25 Benefit Details



WHAT IS COVERED – Understanding Your Benefits



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 > SHI Benefits Plan > 2024-25 Benefit Details



Medical and Travel Assistance

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

- Visit www.uhcsr.com/uhcglobal
- Information is on your ID card



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

shi.osu.edu > SHI Benefits Plan > 2024-25 Benefit Details

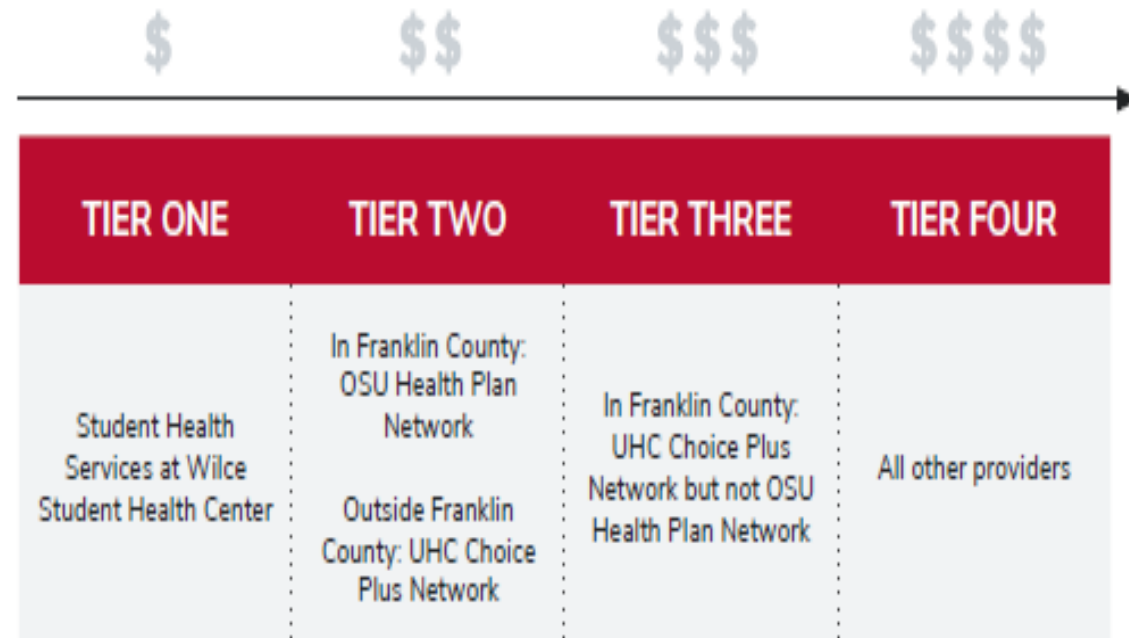


PROVIDER NETWORK – Reduce out-of-pocket Costs



- **Finding and using a network provider will help keep your out-of-pocket expenses lower.**
- See this illustration of how your out-of-pocket cost can increase if you choose to go to a provider in Tier 3 or 4 for medical, mental health, or vision services.

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





PROVIDER NETWORK – Reduce out-of-pocket Costs



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.**



Student Health Services @ Wilce Student Health Center



- ✓ Most office visits, labs, x-rays and other services covered at 100%.



shs.osu.edu / 614-292-4321



PROVIDER NETWORK – Reduce out-of-pocket Costs



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 > Resources > Find a Provider or Pharmacy



PROVIDER NETWORK – Reduce out-of-pocket Costs



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 > Resources > Find a Provider or Pharmacy



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 - 4th floor
- Lincoln Tower - 10th floor

ccs.osu.edu / 614-292-5766



NETWORK PROVIDER – Reduce out-of-pocket Costs

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



NEXT STEPS – Names to Know

KNOW OUR PARTNERS: Here are some names to know.



OSU HEALTH PLAN

- **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.



NEXT STEPS – Things to Do

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 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 > 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



NEXT STEPS – Things to Do

UnitedHealthcare StudentResources

Search

Login to My Account

The Ohio State University

ID CARD FIND PROVIDERS FIND PHARMACY HELPFUL LINKS

Welcome to your student health insurance plan page.
details, including benefits and rates, please refer to the Plan Information section below.

[Additional Info](#)

https://www.shca.com/



NEXT STEPS – Things to Do

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.



NEXT STEPS – Things to Do

Quiz

True or False: If you get mail from UHCSR, you can throw it away. They are just trying to sell you something.

FALSE. These companies partner with SHI. Any correspondence should be considered important. Please review and respond promptly.



NEXT STEPS – Things to Do

Quiz

True or False: If you get an EOB in the mail that shows an amount due, you should immediately send the money to UHCSR.

FALSE. EOBs only indicate how your claim has been processed. Any amount due will come in the form of a statement from your provider. Any amount you owe should be paid directly to your provider.



RESOURCES

WE CAN HELP

- Student Health Insurance
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



RESOURCES – It's All Here!

REVIEW OUR WEBSITE FOR ADDITIONAL INFORMATION

STUDENT HEALTH INSURANCE

THE OHIO STATE UNIVERSITY
OFFICE OF STUDENT LIFE

Creating The Extraordinary Student Experience →

Home About Us Health Insurance Requirement SHI Benefits Plan For International Students Select/Waive Instructions

WilceCare Supplement Resources

SL STUDENT HEALTH INSURANCE

As the university responds to Coronavirus (COVID - 19) to keep our community safe, the Student Health Insurance staff will be working remotely. You can contact us by phone and email during regular office hours M-F 8:00a.m. to 5p.m. 614-688-7979 or email shi_info@osu.edu Or visit shi.osu.edu

Learn More →

About the SHI Benefits Plan

For International Students

Find a Provider



THANK YOU!

Student Health Insurance

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