**HOW DOES YOUR HEALTH INSURANCE WORK NOW THAT YOU’RE IN COLLEGE?**

- Are there provider choices on or near campus?
- How high are the out-of-pocket costs?
- Will you be able to get the care you need?

Ohio State requires that students enrolled at least half-time have health insurance. Consider your options.

- Select Ohio State’s Student Health Insurance Benefits Plan
- Keep your health insurance and select the campus WilceCare Supplement
- Keep your health insurance and waive Ohio State Student Health Insurance

**SHI Benefits Plan** is year-round comprehensive health insurance usable throughout Ohio, all 50 states and abroad.

WilceCare is pre-paid treatment exclusively at the Student Health Center on Columbus campus. It supplements your health insurance.

**IMPORTANT**

*The SHI Benefits Plan is the default selection.*

<table>
<thead>
<tr>
<th>Option</th>
<th>Reasons families choose include...</th>
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| **SHI Benefits Plan*** | • Low out-of-pocket costs  
• Coverage on campus, at home, while on break and when traveling  
• Covers medical, mental health, prescription drugs, dental and vision  
• Financial Aid can apply to purchase cost  
• Costs family less than dependent coverage on current plan  |
| **Waive with own insurance** and WilceCare | • Family’s insurance doesn’t cover the Student Health Center at all or very well  
• Offers peace of mind in case of illness or injury on campus at an affordable cost  |
| **Waive with own insurance** | • Student Health Center or near campus providers are in-network  
• Family’s plan has affordable cost-share  
• Family pays little or no premium cost for coverage  |

*A selection stays in place all academic year and you typically can’t change an Autumn selection to a Spring waiver. See website for Qualifying Event details.*

**Must be active for entire academic year. If you involuntarily lose your insurance, contact us to request the SHI Benefits Plan. You can also newly select for Spring before December 31.*

Contact us! We are here to help.

**Office of Student Life**

*The Ohio State University*