

Welcome to Ohio State's Comprehensive Student Health Insurance Plan

*Benefits designed for Ohio State
students by Ohio State students*

Worry-free coverage to meet all your needs:

- MEDICAL
- PREVENTIVE MEDICINE
- TRAVEL ASSISTANCE
- BEHAVIORAL HEALTH
- DENTAL
- VISION
- PRESCRIPTION



Coverage for 2009–2010 Plan Year



**Student Health
Insurance Program**
OFFICE OF STUDENT LIFE

As a student covered under the OSU Comprehensive Student Health Insurance Plan, you have made a choice to join thousands of Ohio State students in a program designed specifically to provide access to high-quality health care, promote personal wellness, and, foremost, help protect you from financial hardship due to medical emergencies. This program is fully funded through the premiums charged to each member. Your efforts to use your benefits wisely will minimize your direct out-of-pocket costs and help keep premium costs lower for all members.

Let's get started!

- 1) **Scan this booklet now.** It will help you understand your basic benefits, types of services that are covered, and how much of the cost you can expect to pay. For a complete description of additional details and exclusions that may apply, refer to The Ohio State University Student Health Insurance Plan brochure, available online at **GallagherKoster.com**.
- 2) **Locate a provider.** Become familiar with the Wilce Student Health Center, Counseling and Consultation Service, and other health care facilities located on campus and within the surrounding community that are a part of The Ohio State University Health Plan Inc. network. For care beyond Franklin County, a national network of providers and facilities are available through the Beech Street network. To find a health care provider or facility, visit **osuhealthplan.com** and click on "Network Access Clients." Be sure to verify network coverage before making your appointment or visiting.
- 3) Ask for help, if needed. **Call the 24-hour nurse line** to determine if you need to seek medical care, to understand your medications or medical procedures, or for general health information on how to stay healthy: **(877) 604-2053**

- 4) **Have your insurance ID card with you.** Need to print a new card? —

Log on to **GallagherKoster.com/students**.



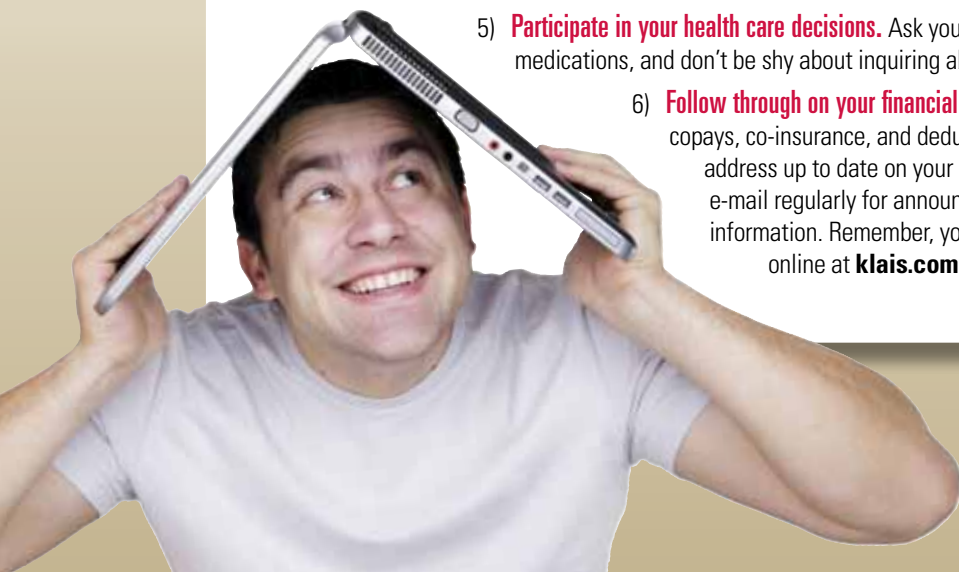
- 5) **Participate in your health care decisions.** Ask your provider questions, keep track of your medications, and don't be shy about inquiring about treatment options.

- 6) **Follow through on your financial obligations.** Promptly pay copays, co-insurance, and deductible amounts. Keep your local address up to date on your Student Center. Read your Ohio State e-mail regularly for announcements. Reply to requests for claims information. Remember, you can view your claims information online at **klais.com** or **deltadentaloh.com**.



The Wilce Student Health Center, between Thompson Library and the Recreation and Physical Activity Center (RPAC), is a Joint Commission accredited outpatient facility providing health care to the student population.

**1875 Millikin Rd.
(614) 292-4321**



YOU'RE COVERED!

Non-Emergency Medical Services

To maximize coverage for non-emergency conditions, students should **first seek care at Student Health Services** located at Wilce Student Health Center. For after hours, use Network Urgent Care facilities or other network providers if after hours are available.

Urgent care is different from emergency medical services. An urgent condition is not life threatening but may cause serious medical problems if not promptly treated. Examples of conditions that require urgent care are injuries, sustained fever, sudden onset of pain (abdominal pain, severe headache), and broken bones.

Plan members should go to the emergency room for life-threatening medical emergencies, or when urgent care sites are not open and urgent medical care is needed.

Emergency Medical Services

Go to the emergency room for life-threatening medical emergencies, or when urgent care sites are not open and urgent medical care is needed.



The Ohio State University Medical Center has been named one of "America's Best Hospitals" for the 17th consecutive year (U.S. News & World Report) with 10 specialties named as among the best in America.

410 W. 10th Ave.
(Emergency Room located in Doan Hall)
(614) 293-5123

	Student Policy Holder Only		Student Policy Holder & Dependents			
	Student Health Services at the Wilce Student Health Center		OSU Health Plan Network or Beech Street Network outside of Franklin County		Non-Network	
	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
Office Visits – includes primary care practitioners and specialists	100%	No copay	100%	\$15 copay	60%	40%
Diagnostic Lab and X-ray – includes tests indicated by family history	100%	No copay	90%	10%	60%	40%
Complementary & Alternative Medicine – includes physical therapy, chiropractic, athletic training, osteopathic manipulation, acupuncture, and medical massage therapy	100%	No copay	90%	10%	60%	40%
Allergy Testing and Extracts	100%	No copay	90%	10%	60%	40%
Allergy Injections	50%	50%	Not Covered	100%	Not Covered	100%
Surgery and Outpatient Procedures	100%	No copay	90%	10%	60%	40%
Urgent Care	NA	NA	100%	\$25 copay	60%	40%
Emergency Room Care – includes ambulance transport and physician fees	NA	NA	100% up to \$500, then 90%	\$100 copay, then 10% ¹	100% up to \$500, then 60%	\$100 copay, then 40% ¹
Inpatient and Outpatient Hospital Care ² – includes physician fees	NA	NA	90%	10%	60%	40%
Durable Medical Equipment, Prosthetic and Orthotic Devices	100% in-stock	No copay	90%	10%	60%	40%

Applicable Limitations

Complementary & Alternative Medicine Annual Benefit Limit	\$750	\$750	
Annual Maximum Benefit	\$2,000	NA	
Annual Deductible	NA	Individual \$100 Family \$300	Individual \$500 Family \$1,500
Lifetime Maximum Benefit	NA	\$500,000	
Annual Out-of-Pocket Maximum	NA	\$5,000	\$10,000
Pre-existing Waiting Period	NA	3 months	

1. Emergency room copay waived if admitted immediately following ER treatment.
2. Pre-admission certification is required for all hospital admissions.

After annual in-network deductible
 After annual out-of-network deductible

For more information, visit GallagherKoster.com/students

The following immunizations are covered for students when administered by Student Health Services:

- Influenza, Hepatitis A, Hepatitis B, Td/Tdap, IPV (Polio), Varicella, Meningococcal, MMR, HPV
- Vaccines required for students to participate in an Ohio State academic program
- Vaccines required for students traveling abroad

Special flu-shot programs are being planned again for this fall.

Watch for e-mail announcements for dates and locations.

Away from home or studying abroad?



If you have any medical issues 100 miles or more away from home or campus, **Scholastic Emergency Services (SES)** will provide emergency assistance, including:

- Medical referral
- Prescription assistance
- Emergency medical evacuation
- Critical care monitoring

SES does not replace your medical insurance; it just offers additional services and peace of mind.

(877) 488-9833
(Toll-free within the U.S.)

(609) 452-8570
(Collect outside the U.S.)

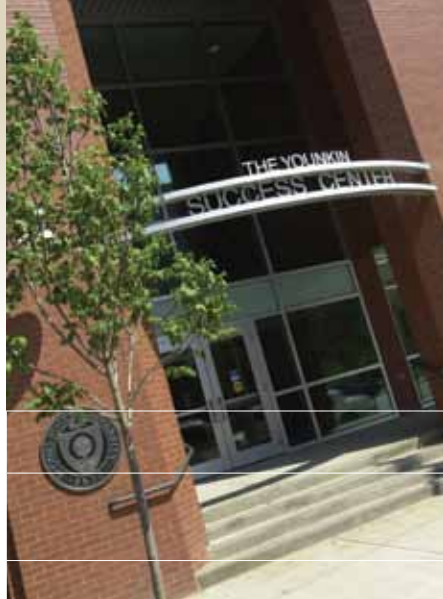
	Student Policy Holder Only		Student Policy Holder & Dependents			
	Student Health Services at the Wilce Student Health Center		OSU Health Plan Network or Beech Street Network outside of Franklin County		Non-Network	
	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
Adult Immunizations	50%	50%	Not Covered	100%	Not Covered	100%
Annual Gynecology Exam – includes cervical cancer and chlamydia screening	100%	No copay	100%	No copay	60%	40%
Breast Cancer Screening – includes mammography	100%	No copay	90%	10%	60%	40%
Colorectal Health Screening	100%	No copay	90%	10%	60%	40%
Prostate Cancer Screening	100%	No copay	90%	10%	60%	40%
Annual Sexual Health Screening – includes syphilis, chlamydia, HIV, and other tests based on patient history	100%	No copay	Not Covered	100%	Not Covered	100%
Screening Laboratory Tests – when required for Ohio State academic programs	50%	50%	Not Covered	100%	Not Covered	100%
Child Health Supervision Visits – for dependents ages birth–18 years, includes immunizations	NA	NA	90%	10%	60%	40%

Applicable Limitations

Immunizations and Immunity Screening Annual Benefit Limit	\$300	NA	
Child Health Supervision Annual Benefit Limit for ages 10–18 years	NA	\$250	
Annual Maximum Benefit	\$2,000	NA	
Annual Deductible	NA		
Lifetime Maximum Benefit	NA	\$500,000	
Annual Out-of-Pocket Maximum	NA	\$5,000	\$10,000
Pre-existing Waiting Period	NA	NA	

For age and frequency of screening guidelines and a complete description of the Child Health Supervision Services Benefit, refer to The Ohio State University Student Health Insurance Plan brochure online at GallagherKoster.com.

For more information, visit GallagherKoster.com/students



Counseling and Consultation Service, located at the Younkin Success Center (Fourth Floor), offers counseling and therapy to help address personal, academic, and career concerns.

**1640 Neil Ave.
(614) 292-5766**

	Student Policy Holder & Dependents 14 Years & Older		Student Policy Holder & Dependents Any Age			
	Counseling and Consultation Service at the Younkin Success Center		OSU Health Plan Network or Beech Street Network outside of Franklin County		Non-Network	
	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
Biologically Based Mental Illness*	100%	\$15 copay	Paid as medical condition [†]		Paid as medical condition [†]	
Outpatient Adult Psychotherapy	100%	\$15 copay**	60%	40%	60%	40%
Outpatient Adult Psychotherapy for Alcohol or Drug Abuse Condition	100%	\$15 copay**	70%	30%	60%	40%
Outpatient Adult Psychiatry	100%	\$15 copay	90%	10%	60%	40%
Outpatient Child Psychotherapy or Psychiatry For dependents under age 14, including alcohol or drug abuse condition.	NA	NA	90%	10%	60%	40%
Inpatient Psychotherapy or Psychiatry	NA	NA	90%	10%	60%	40%
Testing for Learning Disabilities/ADHD	NA	NA	50%	50%	50%	50%

Applicable Limitations

Maximum Annual Visits	NA	25
Outpatient Precertification Requirement	NA	After 4th visit
LD/ADHD Testing Annual Benefit Limit	NA	\$250
Alcohol & Drug Outpatient Annual Benefit Limit	NA	\$2,000
Annual Deductible	NA	Individual \$100 Family \$300
Lifetime Maximum Benefits	NA	\$500,000
Annual Out-of-Pocket Maximum	NA	\$5,000
Pre-existing Waiting Period	NA	3 months

*Schizophrenia, schizoaffective disorder, major depressive disorder, bipolar disorder, paranoia and other psychotic disorders, obsessive-compulsive disorder, and panic disorder.
**Copay waived for first 10 visits for enrolled students.

[†] Refer to the medical chart on page 3 for coverage schedule.

To maximize coverage, students and their covered dependents age 14 and older should first seek outpatient mental health services from the Counseling and Consultation Service (CSS) located at the Younkin Success Center. CCS offers individual and group psychotherapy, couples counseling, urgent care during normal hours of operation, and limited psychiatry services.

For child psychotherapy coverage (under age 14) and other psychiatric services, use the OSU Health Plan or the Beech Street network (outside of Franklin County).



After annual in network deductible
 After annual out of network deductible

For more information, visit
GallagherKoster.com/students



Student Policy Holder Only		Student Policy Holder & Dependents			
Student Health Services or College of Dentistry Student Clinics		Delta Dental Premier/PPO Networks or College of Dentistry Faculty Practice		Non-Network	
Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay

Ohio State Dental Clinics (left) and **Wilce Dental Services** offer high-quality dental services, including preventive teeth cleaning, emergency treatment, and comprehensive oral care.

Ohio State Dental Clinics
305 W. 12th Ave.
(614) 292-2751

Wilce Dental Services
Wilce Student Health Center
Second Floor
(614) 292-4321

For more information, call 1-800-524-0149 toll-free or visit deltadentaloh.com

Class I Benefits

	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
Diagnostic and Preventive Services Exams and cleanings twice per benefit year; fluoride treatment for dependent children once per benefit year.	100%	\$15 copay for exams	70%	30%	50%	50%
Emergency Palliative Treatment Used to temporarily relieve pain.	100%	\$15 copay	70%	30%	50%	50%
Radiographs (X-rays) – Bitewing X-rays are payable once per benefit year. Full-mouth X-rays are payable once per three benefit years.	100%	0%	70%	30%	50%	50%


Class II Benefits

	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
Simple Extractions	70%	30%	50%	50%	50%	50%
Oral Surgery Services – Surgical extractions. Coverage for the removal of asymptomatic third molars is excluded.	70%	30%	50%	50%	0%	100%
Minor Restorative Services – Used to repair teeth damaged by disease or injury (for example, amalgam [silver] and resin [white] fillings).	70%	30%	50%	50%	50%	50%
Periodontic Services – Used to treat diseases of the gums and supporting structures of the teeth.	70%	30%	50%	50%	50%	50%
Endodontic Services – Root canals.	50%	50%	50%	50%	50%	50%
Anesthesia – IV sedation.	50%	50%	50%	50%	0%	100%

Applicable Limitations

Annual Maximum Benefits	\$500
Annual Deductible	\$25
Pre-existing Waiting Period	NA

The College of Dentistry's Faculty Practice is not included in the Tier One category of benefits but is included in the Tier Two level as a Delta Premier/PPO network provider.

 After annual deductible

Vision



Two choices for great vision:

Students can get vision and medical eye care at the **Ohio State Medical Center Optometry Services** (above) or the **Wilce Student Health Center Optometry Service**.

Ohio State Optometry Services
338 W. 10th Ave.
(614) 292-2020

Wilce Optometry Service
Wilce Student Health Center
Second Floor
(614) 292-4321

Annual Vision Examination

Annual Contact Lens Examination

Medical Eye Condition

Annual Eyewear or Contact Lens Allowance

Discount on Frames and Eyeglass Lenses

Discount on Contact Fitting Fee

Applicable Limitations

Annual Deductible

Lifetime Maximum Benefit

Annual Out-of-Pocket Maximum

Pre-existing Waiting Period

† Refer to the medical chart on page 3 for coverage schedule.



The Student Health Center Pharmacy is a full-service pharmacy located on the first floor of the Wilce Student Health Center.


1875 Millikin Rd.
(614) 292-0125

- You may choose to have your prescriptions filled at any pharmacy.
- By using the pharmacy located at the Wilce Student Health Center, you only have to pay your copay at the time you pick up your prescription. Plus, you will maximize your student-only benefits by having both Tier One and Tier Two benefit levels available.
- For other pharmacies, you pay for your prescription in full and then submit a claim form to Klais for reimbursement.
- Regional campus students, students studying abroad, or students with dependents should contact the Wilce Student Health Center Pharmacy directly to discuss service options.

Student Policy Holder Only		Dependents		Student Policy Holder & Dependents	
Student Health Services or College of Optometry		College of Optometry		Non-Network	
Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
100%	\$15 copay	100% up to \$50	\$15 copay	100% up to \$50	\$15 copay
0%	100%	0%	100%	0%	100%
100%	0%	Paid as medical condition†		Paid as medical condition†	
\$100		NA		NA	
20%		20%		NA	
15%		15%		NA	

NA		
NA	\$500,000	\$500,000
NA	\$5,000	\$10,000
NA		

For more information, visit GallagherKoster.com/students

	Student Policy Holder Only Tier One		Student Policy Holder Only Tier Two		Dependents	
	Student Health Services or any other Pharmacy		Student Health Services or Community Pharmacy		Student Health Services or Community Pharmacy	
	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
Generic Drugs	90%	10%	90%	10%	90%	10%
Brand with No Generic Equivalent	80%	20%	80%	20%	80%	20%
Brand with Generic Equivalent	50%	50%	50%	50%	50%	50%

Applicable Limitations

Minimum Co-Insurance per Prescription	\$10		
Per Fill/Refill Supply Limit	34 days/90 days for oral contraceptives	34 days/90 days for oral contraceptives filled at SHS	34 days
Annual Deductible	NA		
Prescription Drug Annual Benefit Limit	\$500	\$1,250	\$1,250
Lifetime Maximum Benefit	NA	\$500,000	
Pre-existing Waiting Period	NA	3 months	

For more information, visit GallagherKoster.com/students

Preferred Providers

Wilce Student Health Center

1875 Millikin Rd.
(614) 292-4321
shc.osu.edu

Ohio State Dental Clinics

305 W. 12th Ave.
(614) 292-2751
dent.osu.edu/patients

Ohio State Optometry Services

338 W. 10th Ave.
(614) 292-2020
greatvision.osu.edu

Wilce Optometry and Dental Services

Wilce Student Health Center, Second Floor
(614) 292-4321
shc.osu.edu

Counseling and Consultation Service

(at Younkin Success Center)
1640 Neil Ave.
(614) 292-5766
ccs.osu.edu

OSU Medical Center

410 W. 10th Ave.
(614) 293-5123
medicalcenter.osu.edu

More On-Campus Health Care Resources

Center for Integrative Medicine

2000 Kenny Rd.
(614) 293-9777
medicalcenter.osu.edu/go/integrative



The Center for Integrative Medicine is a network provider that specializes in a holistic approach to patient care. Primary care, acupuncture, chiropractic, and other complementary and alternative medical services are available.

Couple and Family Therapy Clinic

012 Mount Hall (West Campus)
(614) 292-3671
ehe.osu.edu/hdfs/cft

Martha Morehouse Medical Plaza

2050 Kenny Rd.
• OSU Internal Medicine
(614) 293-8054
• OSU Sports Medicine Center
(614) 293-3600
medicalcenter.osu.edu/patientcare,
click "Hospitals and Locations"

Psychological Services Center

105 Psychological Building
1835 Neil Ave.
(614) 292-2059
labs.psy.ohio-state.edu/psc

Rardin Family Practice

2231 N. High St.
(614) 293-2700
familymedicine.osu.edu/10415.cfm

Student Wellness Center

B130 RPAC
337 W. 17th Ave.
(614) 292-4527
swc.osu.edu

Office for Disability Services

150 Pomerene Hall
1760 Neil Ave.
(614) 292-3307
ods.osu.edu

The Office for Disability Services provides diagnostic testing for learning disabilities for Ohio State students.

Feedback & Suggestions Welcome!

The Student Health Insurance Advisory Council comprises representatives from Undergraduate Student Government, Council of Graduate Students, Inter-professional Council, International Affairs, and students at large, in addition to faculty and staff. To forward suggestions regarding benefits, cost strategies, or service improvements, visit shi.osu.edu.

Looking for more local, state, or national network providers and facilities? Go to osuhealthplan.com or call (614) 292-4700.

Have questions? Chat online with a representative at GallagherKoster.com/students or call toll-free 1-800-254-2461.

This overview is intended to be a short summary of program provisions. All plan limitations and exclusions are not included. For details of the benefit plans and for additional information, refer to The Ohio State University Student Health Insurance Plan brochure, available online at GallagherKoster.com.