

ARE YOU COVERED?



Ohio State students **MUST**
HAVE HEALTH INSURANCE.*

This guide will help you
select the required insurance
option that's right for you.



*Students must be enrolled at least half-time.

YOU WANT

NO SURPRISES...

KNOW YOUR COVERAGE, KNOW THE DEADLINE



If you are an Ohio State student, you must provide proof of health insurance each year during the annual Student Health Insurance selection/waiver period.

You will be automatically enrolled in and billed for the Comprehensive Student Health Insurance Plan for autumn through summer terms if you do not make a selection by the deadline to either participate in the Ohio State sponsored student health insurance plans, or waive Ohio State coverage by submitting basic information regarding your private insurance.

Don't procrastinate! Act now to make your health insurance selection, or waive online at your Student Center at buckeyelink.osu.edu.

View deadline information
at shi.osu.edu.

Enhance your existing coverage with WilceCare



WAIVING COVERAGE WAS
EASY

"This health insurance stuff is all new to me, but the insurance waiver process was easy. All I had to do was go to my Student Center on buckeyelink.osu.edu, select waive, and type in some information about my coverage. My dad also gave me a copy of my insurance card to keep handy...just in case."

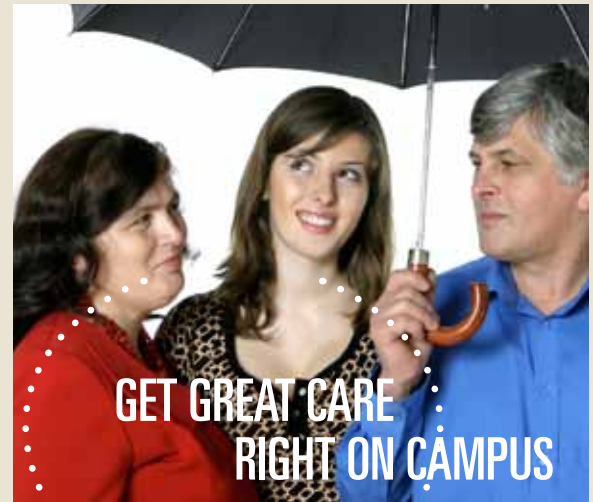
"We live in the Columbus area and have good health insurance through my employer. Since our insurance met all of Ohio State's requirements, I helped John waive the Student Health Insurance. We also talked about what he should do if he gets sick or hurt. Now he knows exactly where he can go for care that's covered under my employer's plan."

Is waiving right for you?

Before assuming that you are covered adequately by another policy, evaluate its eligibility rules and levels of coverage in the Columbus area. See the "Take the Test" section of this brochure to determine if your current insurance qualifies you to waive Ohio State's coverage.

If you determine your coverage is adequate, select the "I Choose to Waive..." option under the Student Health Insurance Select/Waive link, located at your online Student Center at buckeyelink.osu.edu.

If you neglect to waive Ohio State coverage by the deadline, you will be defaulted into Student Only, Comprehensive Student Health Insurance Coverage, and the premium charge will be added to your Statement of Account.



GET GREAT CARE
RIGHT ON CAMPUS

"Our health insurance is just fine here in Cleveland, but we didn't want Susie to have to worry about paying out-of-network co-insurance or deductibles while she is attending Ohio State. So, when it came time for her to complete the annual health insurance selection/waiver process, she chose to waive the Ohio State Student Health Insurance and buy the WilceCare Supplement. We feel good knowing that if she needs care, she can get it at the Wilce Student Health Center without a lot of hassles."

"I'm glad I had WilceCare this year. Fall term was going great, and then I got the worst sore throat of my life. Going back home to my doctor wasn't really an option, so I went to the Wilce Student Health Center. I didn't have to pay anything for the office visit and lab tests. The costs were completely covered and I got the treatment I needed."

Is WilceCare right for you?

WilceCare is a low-cost option designed to supplement other health insurance the student is covered under. The supplement covers primary medical care for the treatment of illness or injury and also includes prescription coverage for services rendered exclusively at the Wilce Student Health Center. Preventive care and vaccines, dental services, and routine eye exams are not covered.

Take the Test

Does Your Current Health Coverage MEASURE UP?

THE COMPREHENSIVE PLAN COVERS ALL MY NEEDS



"I'm transferring to Ohio State this year and need health insurance. Unfortunately, I'm too old to be covered under my parent's health insurance policy. That's why I selected Ohio State's Comprehensive Student Health Insurance Plan. I shopped around and feel it is a good value for the cost, especially since it also includes basic dental, vision, and prescription coverage. With the Comprehensive Plan, I've got nothing to worry about!"

Is the Comprehensive Plan right for you?

Ohio State's Comprehensive Plan provides excellent emergency, inpatient, and outpatient medical and mental health coverage for students while they are on campus, at home, or traveling anywhere in the world. The plan also offers limited coverage for immunizations and preventive services, vision screening and eyewear, basic dental services, and prescription drugs. By utilizing the network of Ohio State providers and health care facilities, students have access to a broad range of high-quality primary and specialty care within the Ohio State Health System for low, out-of-pocket cost. An enhanced tier of benefits are available to the insured student only (no dependents) for care provided through WilceCare at the Wilce Student Health Center and by Counseling and Consultation Service at the Younkin Success Center. National networks and out-of-network benefits are also available to ensure coverage is available when the student needs it.

For an at-a-glance overview of benefits, rates, and deadlines, visit shi.osu.edu.

You are eligible to waive coverage under Ohio State's Comprehensive Student Health Insurance Plan if your existing health insurance:

- Provides coverage for a network provider and hospital facility within 20 miles of Columbus
- Provides at least 60 percent coverage of hospitalization fees
- Provides at least 60 percent coverage of professional fees (e.g., lab tests, x-rays, doctor's visits, etc.)
- Provides at least 30 days coverage of inpatient mental health and substance abuse services
- Has prescription drug coverage
- Has a pre-existing condition waiting period of less than or equal to three months
- Has an annual deductible of no more than \$500 for inpatient services
- Has a minimum of \$500,000 in lifetime benefits
- Offers worldwide coverage for the above services

Also check your plan for:

- Age limits for dependents
- Rules regarding declaration of financial independence
- Credit hour limits
- Part-time enrollment status restrictions
- Residency requirements

If your existing coverage falls short of these guidelines, please consider purchasing the WilceCare Supplement or the Comprehensive Student Health Insurance Plan to best fit your coverage needs.

No thanks for now, but what if I need coverage later?

Ohio State's Comprehensive Plan can be purchased at the beginning of any term or within 31 days of loss of coverage during the middle of a term.



What's right for me?

Don't bury your head when it comes to thinking about health care coverage. It is very important to protect you from financial hardship in the event of an unexpected illness or injury

while you are a student at Ohio State. We encourage you to review this brochure thoroughly for help in deciding which insurance option is best for you.

For more information regarding Ohio State's health insurance rules and optional health plans, visit **shi.osu.edu**.

DON'T BE CAUGHT OFF GUARD!

- 1 Review** your current health care coverage.
- 2** Go to your Student Center at buckeyelink.osu.edu and **make your annual selection by the deadline.**
- 3 Check your Statement of Account** carefully to confirm that you have the coverage level you need, or that insurance fees have not been billed if you waived Ohio State coverage. (Note: adding or dropping classes later may change your eligibility status and cause the insurance fee to be added to or dropped from your account.)

Remember, if you don't take any action, you will be automatically enrolled in and billed for the university sponsored plan.



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

Have questions? Contact:

Student Health Insurance Program

shi_info@osu.edu

(614) 688-7979 (8 a.m.–5 p.m., Monday–Friday)