

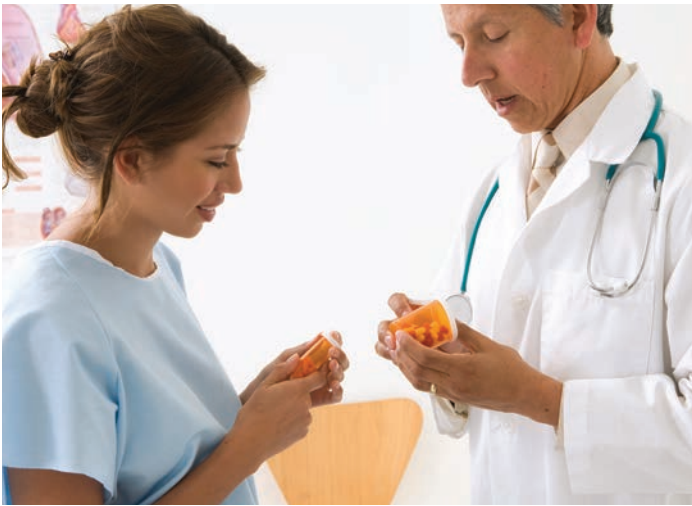
Cleveland State University



Student Health Insurance Plan Information 2014–2015

Welcome to the Student Health & Wellness Services (SH&WS)

Cleveland State University offers health care to all students of the University community. The clinic is staffed by certified Nurse Practitioners and Physicians who are qualified to discuss your health history, perform physical examinations, and provide care for you. When you are in need of quality health care that is convenient and affordable, the SH&WS professionals are here (right on campus) to care for your medical, psychological, and health educational needs. Our highly trained and experienced staff offers students a variety of services, which include: primary and same day medical care; women's health care; counseling and psychiatric services; laboratory testing; prescription and over-the-counter medication. We also offer students educational programs, activities, and classes to enhance their knowledge and understanding of the many benefits in choosing healthier lifestyles.



Free Health Care
 in Health & Wellness Services for all students who are covered by the Student Health Insurance. \$5 copay for covered generic prescriptions dispensed there.

Student Health & Wellness Services

- Assessment and treatment of illness or injury
- Preventive services, including immunizations, screenings for blood pressure, cholesterol, HIV, pregnancy, rubella, rubeola, strep throat, annual gynecological exams, and physical exams
- Educational materials and individual or group counseling on many health related topics
- Campus wide health promotion campaigns
- Laboratory services
- Emergency contraception and birth control
- Care for most illness or problems for which you would see your own doctor

Confidentiality

We keep your records private and confidential. Medical records do not become a part of any other University record or go to anyone outside the Student Health & Wellness Services without your written consent. This consent is valid for 90 days from the date signed. However, please note that patients under 18 may be subject to guardian/parent review if they (parents) sign a release.

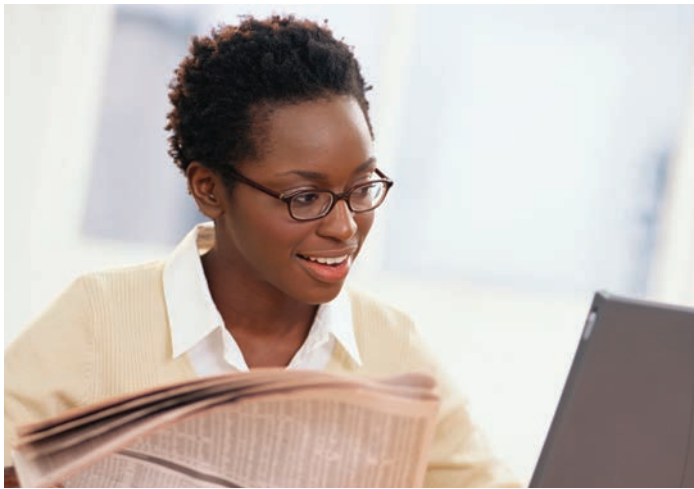
Your Injury and Sickness Insurance Benefits at a Glance*

Cleveland State University is pleased to offer the choice of two Injury and Sickness Insurance Plans underwritten by UnitedHealthcare Insurance Company. All international students registered for one or more credit hours per term are required to purchase either the Gold (High) Option Plan (2014-444-2) or the Silver (Low) Option Plan (2014-444-1) unless proof of comparable coverage is furnished and the waiver criteria is met. All domestic and undergraduate students enrolled in 6 or more credit hours, graduate students or law students taking credit hours, including those enrolled in independent study classes, and International scholars, visitors, and professors on the University’s exchange program holding a J-1 Visa are eligible to enroll in either the Gold (High) Option Plan (2014-444-2) or the Silver (Low) Option Plan (2014-444-1).

	Gold (High) Option	Silver (Low) Option
Policy Year Maximum Benefit Per Insured Person	No Overall Maximum Dollar Limit	No Overall Maximum Dollar Limit
Plan Deductible	\$500 deductible Per Insured Person and \$1,000 deductible Per Family Per Policy Year for Preferred Providers.	\$1,500 deductible Per Insured Person and \$3,000 deductible Per Family Per Policy Year for Preferred Providers.
Policy Year Out-of-Pocket Limit	After the Preferred Provider Deductible has been satisfied, Covered Medical Expenses incurred at a Preferred Provider will be paid at 80% of Preferred Allowance up to an Out-of-Pocket maximum of \$5,000 per Insured Person or \$10,000 per Family per Policy Year.	After the Preferred Provider Deductible has been satisfied, Covered Medical Expenses incurred at a Preferred Provider will be paid at 80% of Preferred Allowance up to an Out-of-Pocket maximum of \$5,000 per Insured Person or \$10,000 per Family per Policy Year.
Covered Medical Expenses	Preferred Providers are payable at 80% of Preferred Allowance. (All benefits are subject to satisfaction of the deductible, specific benefit limitations, maximums and Copays as described in the policy).	Preferred Providers are payable at 80% of Preferred Allowance. (All benefits are subject to satisfaction of the deductible, specific benefit limitations, maximums and Copays as described in the policy).

Reduced benefits are available at Non-Preferred Providers.

**This chart provides a brief summary of some of the benefits available under the plan. Refer to the plan brochure for a full description of benefits. Limitations and exclusions apply.*



Your Health Is Your Responsibility

More and more people are realizing that they are responsible for their own health. Being healthy is not just being free from disease or illness. It is a state of mind and body, encompassing the WHOLE you. Health includes learning about wellness so that you can maintain and improve your health status. We are always open to questions and concerns regarding your health. Make us your Student Health & Wellness Services. Be Well!

Policy Periods

1. Students: Coverage for all insured students enrolled for the Fall Semester, will become effective at 12:01 a.m. on August 13, 2014, and will terminate at 11:59 p.m. on January 9, 2015.
2. New Spring Semester students: Coverage for all insured students enrolled for the Spring Semester, will become effective at 12:01 a.m. on January 10, 2015, and will terminate at 11:59 p.m. on August 12, 2015.
3. Summer Coverage: Coverage for all insured students enrolled for the Summer Semester, will become effective at 12:01 a.m. on May 16, 2015, and will terminate at 11:59 p.m. on August 12, 2015.
4. Insured Dependents: Coverage available for eligible Dependents under the same plan that the student enrolls. Coverage will become effective on the same date the insured student's coverage becomes effective or the date when the completed application and premium are received by the company, if later. Coverage for insured Dependents terminates in accordance with the Termination Provisions described in the Master Policy. Examples include, but are not limited to: the date the student's coverage terminates, the date the Dependent no longer meets the definition of a Dependent.

Your Benefits at a Glance**

Preferred Provider	Gold (High) Option	Silver (Low) Option
Outpatient Physician's Visits	80% of Preferred Allowance \$25 Copay per visit	80% of Preferred Allowance \$25 Copay per visit
Medical Emergency	80% of Preferred Allowance \$125 Copay per visit	80% of Preferred Allowance \$125 Copay per visit
Urgent Care Clinic Fee	80% of Preferred Allowance \$35 Copay per visit	80% of Preferred Allowance \$35 Copay per visit
Consultant	80% of Preferred Allowance \$35 Copay per visit	80% of Preferred Allowance \$35 Copay per visit
Prescription Drug Benefits (Mail order Prescription Drugs through UHCP at 2.5 times the retail Copay up to a 90 day supply.)	\$15 Copay for Tier 1 / \$30 Copay for Tier 2 / \$45 Copay for Tier 3 up to a 31-day supply per prescription when prescriptions are filled at a UnitedHealthcare Pharmacy (UHCP).	\$15 Copay for Tier 1 / \$30 Copay for Tier 2 / \$45 Copay for Tier 3 up to a 31-day supply per prescription when prescriptions are filled at a UnitedHealthcare Pharmacy (UHCP).

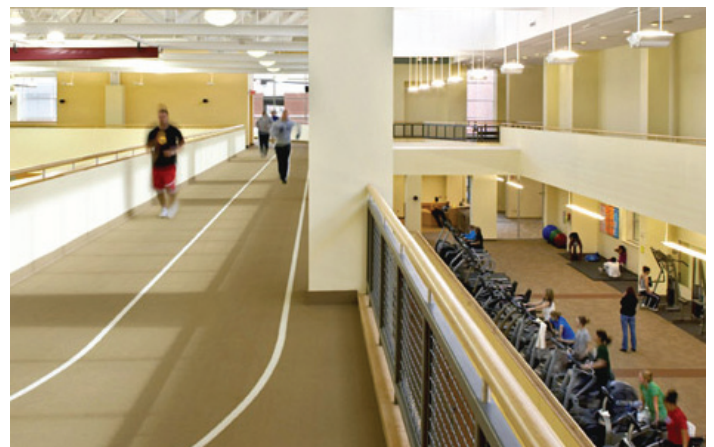
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The Annual Premium

The chart below shows the cost for the annual policy.

	Gold (High) Option	Silver (Low) Option
Plan	8/13/14 – 8/12/15	8/13/14 – 8/12/15
Student	\$2,353	\$1,842
Spouse / Domestic Partner	\$6,526	\$5,058
Each Child	\$3,539	\$2,749
All Children	\$6,210	\$4,824



Referral Requirements

Students' health care needs can best be satisfied when an organized system of health care providers at the CSU SH&WS manages the treatment. Expenses incurred for medical treatment rendered outside of the SH&WS for which no prior approval or referral has been obtained are subject to an additional \$350 deductible. A referral is not required in the following circumstances:

- Treatment is for an Emergency Medical Condition. The student must return to the SH&WS for necessary follow-up care
- The student is more than 50 miles away from the SH&WS
- When the SH&WS is closed
- When service is rendered at another facility during break or vacation periods
- When a student is no longer able to use the SH&WS due to a change in student status (i.e., graduation, not a student)
- Maternity, obstetrical and gynecological care
- Mental Illness treatment and Substance Use Disorder treatment.

Dependents are not eligible to use the services of the SH&WS and are therefore not subject to the referral requirements and penalties.

Mandatory referral requirement each policy year.



Eligibility For Use:

All CSU registered students are eligible to use the many services offered at the SH&WS.

Payment

There is no charge for visits for students with the Student Health Insurance. There is a \$5.00 co-pay for covered generic prescriptions dispensed by Health Wellness Services. Payments can be accepted by cash, check or IOU. No IOU's are accepted without a CSU ID and a current registration number.

Obtaining Service and Canceling Appointments

There are two ways to be seen by a health care provider at the Student Health & Wellness Services. The first (and most preferred) is to call and make an appointment in advance. If you cannot get to your appointment for some reason, it is your responsibility to call and cancel. "Same day appointments" are available if you have an acute illness that needs immediate attention. You must call beginning at 8:10 a.m. and request an appointment for the same day. Same day appointments are limited and are intended only for students who are acutely ill.



The student injury and sickness insurance coverage is underwritten by UnitedHealthcare Insurance Company and is based on policy 2014-444-2 Gold (High) Option and 2014-444-1 Silver (Low) Option. Please read the plan brochure to determine whether this plan is right for you before you enroll. The plan brochure provides details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the coverage may be continued in force. Copies of the brochure are available from the Cleveland State University, or may be viewed and downloaded at www.UHCSR.com. If you have any questions, please contact Customer Service at 800-767-0700 or customerservice@uhcsr.com. The Policy is a Non-Renewable One-Year Term Policy.

MyAccount – This online space, available via www.uhcsr.com, allows insured students 24/7 access to their account information. Students may review plan details, check their claim status, search for network providers, print a temporary ID card, request a permanent ID card, enter accident details, view EOBs and update insurance information anytime, day or night.

UnitedHealth Allies® – This discount program can help students save money on many out-of-pocket health and wellness purchases, including vision and dental care. Members enjoy discounted rates, offering typical savings of 5–50% or more on many products and services, like gym memberships, fitness equipment, McGraw-Hill Professional titles, smoking cessation, and weight loss services. The UnitedHealth Allies program is not insurance and is offered by UnitedHealth Allies, a UnitedHealth Group company.

FrontierMEDEX – An insured Domestic Student is eligible for global emergency medical assistance services when traveling 100 miles or more from his/her permanent home or campus address. Insured International Students are covered worldwide except in their home country.

Important Telephone numbers

SH&WS Appointment Desk: (216) 687-3649

Counseling Center: (216) 687-2277

All Emergency Situations Off Campus: 911

Campus Police: (216) 687-2020

Poison Control Center: (216) 231-4455

Hours of Operation

Academic Year

Monday & Tuesday 8:00 a.m. – 5:30 p.m.

Wednesday-Friday 8:00 a.m. – 5:00 p.m.

Summer Hours

Monday-Friday 8:00 a.m. – 5:00 p.m.

NOTE: The information contained herein is a summary of certain benefits which are offered under a student health insurance policy issued by UnitedHealthcare. This document is a summary only and may not contain a full or complete recitation of the benefits and restrictions/exclusions associated with the relevant policy of insurance. This document is not an insurance policy document and your receipt of this document does not constitute the issuance or delivery of a policy of insurance. Neither you nor UnitedHealthcare has any rights or responsibilities associated with your receipt of this document. Changes in federal, state or other applicable legislation or regulation or changes in Plan design required by the applicable state regulatory authority may result in differences between this summary and the actual policy of insurance.

Is a Student Health Insurance Plan Important?

Health care costs can be high, so having insurance coverage for emergency and non-emergency medical services in the area where you attend school is very important. Carefully compare the University-sponsored Injury and Sickness Insurance Plan benefits and its provider network with the benefits and provider network of any alternate plan you may be considering.

- **If you're covered under your parents' plan, coverage may end while you are still a student.**

Depending on your age, you may exceed the age limit for dependent coverage before you complete your education at Cleveland State University.

- **Do you have coverage while away from home or abroad?** When you travel in the U.S. or study abroad, it's good to know you're covered were you to need health care. The University-sponsored Injury and Sickness Insurance Plan gives you that assurance.

When considering which insurance plan to purchase, carefully consider your current medical needs, the benefits highlighted in this pamphlet, and the specific benefits of the University-sponsored Injury and Sickness Insurance Plan by going online at www.UHCSR.com. Consider the Copay, coinsurance, out of pocket maximum, prescription drug coverage, and provider network, among other benefits.