

# CLEVELAND STATE GLOBAL STUDENT HEALTH INSURANCE

Welcome students! Cleveland State Global (CSU Global) has teamed up with [Wellfleet Student](#) and [University Health Plans \(UHP\)](#) to provide health insurance coverage for CSU Global students.

## Eligibility

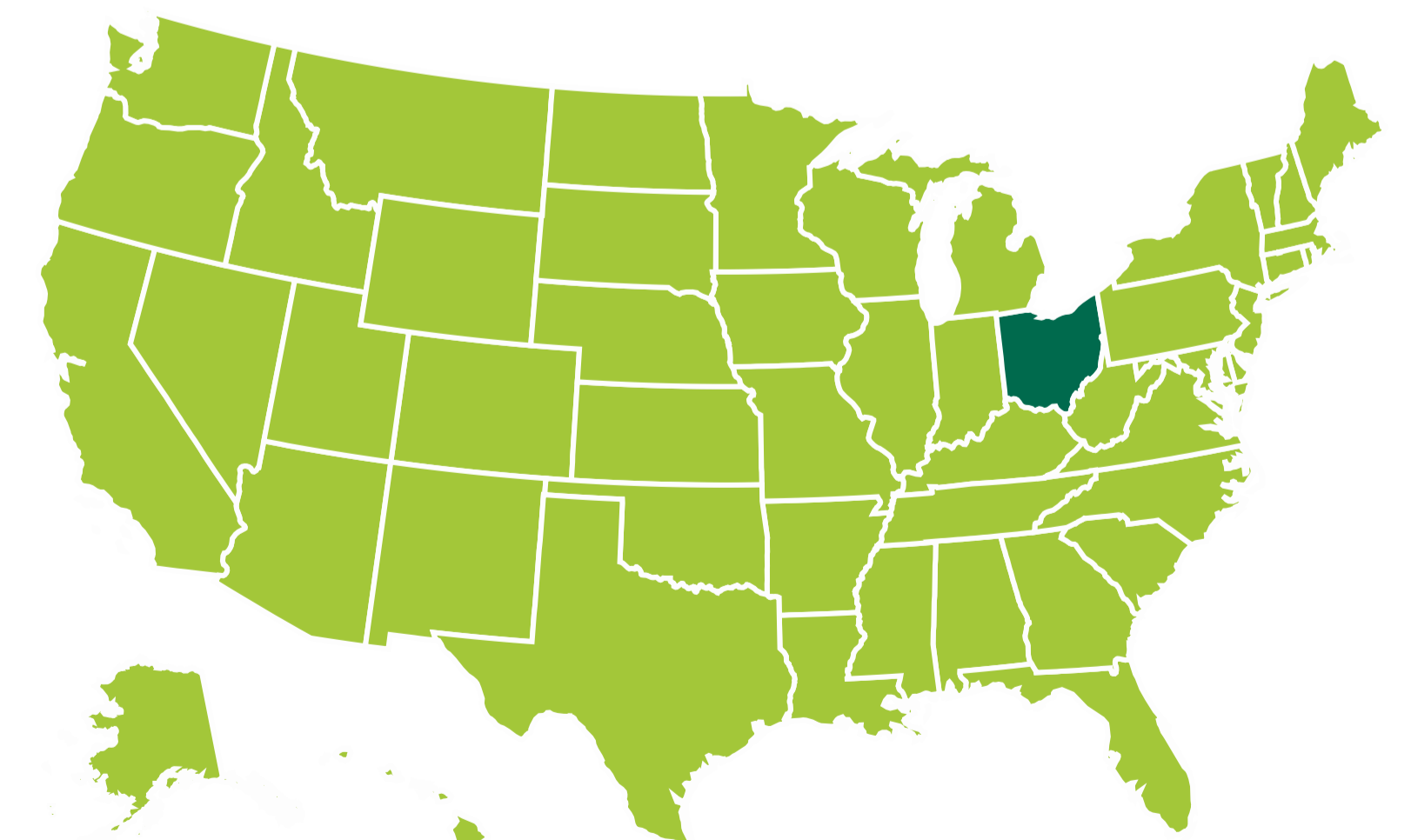
- All CSU Global students are required to enroll in the CSU Global student health insurance plan (SHIP). Students are automatically enrolled and no action is necessary.
- Dependents are eligible for coverage under this plan. Your dependent may become eligible for coverage under the CSU Global SHIP only when you become eligible or within 60 days of a qualifying life event.

## Coverage Period & Cost

COVERAGE PERIOD	EFFECTIVE DATE	TERMINATION DATE	COST
Annual Fall	8/5/2021	8/4/2022	\$2,000
Annual Spring	12/30/2021	12/29/2022	\$2,000
Annual Summer	5/4/2022	5/3/2023	\$2,000

## Plan Highlights

- ACA (Affordable Care Act) Compliant
- Unlimited Policy Maximum
- Access to the National Cigna PPO Network
- \$100 deductible
- \$2,500 Out of Pocket Maximum
- Mental/Behavioral Health Coverage
- No Pre-Existing Condition Limitation/Exclusion
- 100% Coverage for Preventive/Routine Care
- 100% coverage at the Student Health Center
- Medical Evacuation & Repatriation through Travel Guard



## Schedule of Benefits

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Policy Year Deductible	\$100	\$200
Out-of-Pocket Maximum	\$2,500 individual / \$5,000 family	\$5,000 individual / \$10,000 family
Coinsurance	10% coinsurance	30% coinsurance
Preventive Care	Covered in Full	20% coinsurance
Inpatient Care	10% coinsurance	30% coinsurance
Surgery (Inpatient or Outpatient)	10% coinsurance	30% coinsurance
Office Visit (PCP/Specialist)	\$10 copay	20% coinsurance
Telemedicine/Telehealth	10% coinsurance	30% coinsurance
Emergency Room	\$50 copay (waived if admitted), then 10% coinsurance	
Ambulance Service	10% coinsurance	
Urgent Care	\$10 copay	20% coinsurance
Imaging Services and Laboratory Procedures (X-Ray, CT Scan, MRI, PET Scan)	10% coinsurance	30% coinsurance
Mental Health and Substance Use (Inpatient)	10% coinsurance <i>pre-certification required</i>	30% coinsurance <i>pre-certification required</i>
Mental Health and Substance Use (Outpatient)	\$10 copay	30% coinsurance
Maternity Benefit	Covered as any other sickness	
Prescription Medications	Generic: \$10 copay Preferred Brand: \$20 copay Non-Preferred Brand: \$40 copay <i>Deductible does not apply</i>	Generic: \$10 copay Preferred Brand: \$20 copay Non-Preferred Brand: \$40 copay <i>Deductible applies</i>