

Cornell University Student Health Insurance- Plan Comparison Checklist

Not all health plans are created equal. To help you choose a health plan that provides the highest level of protection while studying at Cornell University, complete this checklist and compare.

| | Cornell SHP | Your Plan |
|---|--------------------|------------------|
| My plan is provided by a government agency, broker, or company licensed to do business in the U.S., underwritten in the U.S., and has a claims payment office with the U.S. with a U.S. phone number; | | |
| Has unlimited annual and lifetime benefits (i.e., no policy maximum); | | |
| Is not an out-of-state Medicaid plan; | | |
| Is not a catastrophic (“young invincible”) plan; | | |
| Is not an HMO without an away-from-home rider; | | |
| Will be active for the duration of the 2022-2023 academic year or until my program ends; | | |
| Provides access to local doctors, specialists, hospitals and other health care providers where the student is attending school; | | |
| Provides coverage for inpatient hospitalization, surgery, ambulance and emergency room treatment where the student is attending school; | | |
| Provides coverage for outpatient services such as office visits, lab work, diagnostic x-rays, physical therapy, chiropractic care, and prescription coverage where the student is attending school; and | | |
| Provides coverage for inpatient and outpatient mental health, substance abuse and counseling services where the student is attending school | | |

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| Coverage Comparison | Cornell SHP | Your Plan |
|--|---|-----------|
| Insurance Carrier | Medical: Aetna Pharmacy: OptumRx | |
| 2022-2023 Annual Premium | \$3,612 | |
| Plan Type | PPO | |
| Service Area (Does your plan have in network providers in the local area where the student will be studying?) | Yes Aetna National Network Cornell Health is In-Network International claims reimbursed at In-Network cost share | |
| Do you need a referral to see a specialist? | No | |

Visit <https://www.healthcare.gov/sbc-glossary/#in-network> for common health care terminology.

Different plan types defined <https://www.aetna.com/health-guide/hmo-pos-ppo-hdhp-whats-the-difference.html>

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| Cost Comparison | Cornell SHP In Network | Your Plan In Network | Cornell SHP Out of Network | Your Plan Out of Network |
|---|--|-------------------------|--------------------------------------|-----------------------------|
| Deductible | \$0 | | \$400 individual \$800 family | |
| Out-of-Pocket Limit | \$3,000 individual \$6,000 family | | \$3,000 individual \$6,000 family | |
| Mental Health counseling visit | \$10 | | 30% after deductible met | |
| Physician Office visit | \$25 | | 30% after deductible met | |
| Immunizations | No cost | | 30% coinsurance | |
| Physical Therapy | \$25 | | 30% after deductible met | |
| Emergency Room visit | \$100 | | \$100 | |
| Emergency medical transport | No cost | | No cost | |
| Lab Services | 10% | | 30% after deductible met | |
| Radiology (x-ray, MRI, CT, advanced imaging) | 10% | | 30% after deductible met | |
| Inpatient admission, Surgery, Anesthesia | 10% | | 30% after deductible met | |
| Prescription Drugs 30-day supply | Generic: \$12 Preferred: \$40 Non-preferred: \$60 Specialty: \$60 | | 30% deductible does not apply | |

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| Service | Cornell Health Subsidized by Health Fee [^] | Cornell Health Billed to Insurance [*] |
|---|---|--|
| Mental Health Counseling Visit (in person & telehealth) | X | |
| Psychiatry Visit | X | |
| Physician Office Visit (illness, injury, or other medical concern) | X | |
| Immunizations (Required or HPV) | | X |
| COVID-19 Vaccination | X | |
| Flu Vaccination | X | |
| Physical Therapy | X | |
| Nutrition Services | X | |
| Travel Medicine | | X |
| Lab Services performed at Cornell Health | X | |
| External Lab Services | | X |
| Radiology (x-ray) | X | |
| Prescription Drugs 30-day supply | | X |

[^]Services may have a per visit cost and may be billed to your insurance. For health fee information see Cornell Health's student health fee page: <https://health.cornell.edu/get-care/cost-for-service/student-health-fee>. For cost-of-service information see Cornell Health's cost for service page: <https://health.cornell.edu/get-care/cost-for-service>

^{*}Cost share for these services is dependent upon insurance and may be subject to out of network cost share charges. For billing information and participating networks see Cornell Health's insurance billing page: <https://health.cornell.edu/get-care/insurance-billing>