

## 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 company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has unlimited annual and lifetime benefits (i.e., no policy maximum);	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is <i>not</i> an out-of-state Medicaid plan;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is <i>not</i> a catastrophic (“young invincible”) plan;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is <i>not</i> an HMO without an away-from-home rider;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Will be active for the duration of the 2023-2024 academic year or until the student’s program ends;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Provides access to local doctors, specialists, hospitals and other health care providers where the student is attending school;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Provides coverage for inpatient hospitalization, surgery, ambulance and emergency room treatment where the student is attending school;	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Provides coverage for inpatient and outpatient mental health, substance abuse and counseling services where the student is attending school	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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Coverage Comparison	Student Health Insurance Plan	Your Plan
Insurance Carrier	Medical: Aetna Pharmacy: OptumRx	
Annual Premium	Estimated 2023-2024: Between \$3,756 and \$3,864	
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	

Cost Comparison	Cornell Health	SHP In Network Provider	Out of Network with Student Health Plan	In Network with your Plan	Out of Network with your plan
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	\$10	30% after deductible met		

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Cost Comparison	Cornell Health	SHP In Network Provider	Out of Network with Student Health Plan	In Network with your Plan	Out of Network with your plan
Physician Office visit	\$10	\$25	30% after deductible met		
Required Immunizations	Billed to Insurance	No cost	30% coinsurance		
Physical Therapy	\$10 or less	\$25	30% after deductible met		
Emergency Room visit	NA	\$100	\$100		
Emergency medical transportation	NA	No charge	No charge		
Lab services sent out by Cornell Health	Billed to insurance	10%	30% after deductible met		
Radiology (x-ray)	\$0	10%	30% after deductible met		
Radiology (MRI, CT, advanced imaging)	NA	10%	30% after deductible met		
Inpatient admission, Surgery, Anesthesia	NA	10%	30% after deductible met		
Prescription Drugs 30-day supply	Billed to insurance	Generic: \$12 Preferred: \$40 Non-preferred: \$60 Specialty: \$60	30% deductible does not apply		