Student Health Plan (SHP)

Cornell's Student Health Plan (SHP) provides platinum-level health insurance coverage to Cornell undergraduate, graduate, and professional students, and their dependents.

Administered by Aetna Student Health, SHP was developed specifically for Cornellians to provide access to convenient and comprehensive care on Cornell's Ithaca campus, and anywhere else in the United States and abroad.

Coverage dates & rates

**Annual:** August 1, 2018 – July 31, 2019
- Student: $2,832
- Spouse / Domestic Partner: $2,832
- One Child: $2,832
- Two or More Children: $5,664

**Spring semester:** January 1, 2019 – July 31, 2019
- Student: $1,652
- Spouse / Domestic Partner: $1,652
- One Child: $1,652
- Two or More Children: $3,304

**Summer only:** Options vary. Please visit our website.

Enrollment

Full-time registered students are automatically enrolled in SHP each year to ensure they have insurance that meets Cornell's requirements. (Eligible domestic students may be able to waive their enrollment.)

Summer students and part-time students may be eligible to enroll in SHP. International summer students are required to enroll.

Students with dependents may enroll spouses, domestic partners, and children.

Visit studenthealthbenefits.cornell.edu for details.

Copays and coverage

When using Aetna participating (“in network”) providers or facilities, SHP members typically have the following copays / coinsurance:
- $25 copay for routine medical visits
- $10 copay for mental health visits
- $12 copay for generic prescription medications
- $50 copay for urgent care visits
- $100 copay for emergency room visits (any hospital)
- No copay for ambulance transports
- 10% coinsurance for tests, procedures, & hospital stays

Cornell’s Student Health Plan (SHP)...

- Provides extensive coverage at a reasonable cost for most on- or off-campus health care.
- Provides coverage 24 hours a day, anywhere in the world.
- For students in Ithaca, provides coordination of services by Cornell Health staff and a provider network that includes the local hospital.
- Covers pre-existing health conditions.
- Guards against catastrophic expenses.
- Continues coverage for students taking a leave of absence or registered in absentia.
- Meets or exceeds all F-1 and J-1 Visa Requirements.
- Meets or exceeds all Federal, State, and American College Health Association standards for health insurance.
- Exceeds the requirements of the U.S. Affordable Care Act (health care reform law).
- Includes worldwide travel assistance and emergency air transportation services.
- Offers optional dental and vision plans.
- Provides convenient assistance with enrollment and claims submission through the Cornell University Office of Student Health Benefits.

Plan details are reviewed and recommended each year by Cornell's Student Health Benefits Advisory Committee, a group of student representatives, university administrators, and health services staff.

Finding participating providers

Plan members get the best coverage when using Aetna participating (“in network”) providers or facilities (see previous column). Visit studenthealthbenefits.cornell.edu and click on the “DocFind” link under “For Plan Members” on the homepage. When prompted, select “Open Choice PPO” as the plan type.

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Using SHP

Plan member essentials

Available at studenthealthbenefits.cornell.edu:

- **Download and print your SHP ID card** and keep it with you at all times.
- **Print a copy of your Summary of Benefits and Coverage** for the most vital information about using SHP. Refer to your Certificate of Coverage for complete plan details.

Using SHP at Cornell Health (Ithaca)

SHP members in Ithaca (including those visiting Ithaca) can access nearly all medical and mental health services at Cornell Health for a $10 visit copay. There is a $12 copay for most prescriptions at the Cornell Health pharmacy. Visit health.cornell.edu/costs for details.

**Note:** Cornell Health provides medical and mental health care for adults only. Mental health services are only available for students (not spouses/partners).

Using SHP anywhere in the U.S.

SHP includes coverage in the national network with any Aetna participating provider. When seeking medical or mental health care anywhere in the United States, be sure to use an Aetna participating provider or facility to get the most out of your plan.

See page 1 for details about how to find participating providers, and what copays and coinsurance to expect when you seek care.

**Please note:**

- Referrals are not required to see specialty care providers.
- Non-participating providers are also covered, usually with a $400 plan year deductible and then a 30% co-insurance.

Using SHP outside the U.S.

SHP provides high-quality health insurance coverage anywhere in the world.

When traveling abroad, you can see any health care provider you wish, and your claims will be reimbursed at the participating provider level. With most international health claims, you’ll need to pay for services at the time of care and then submit receipts to Aetna for reimbursement. We can help you with this process; please contact us for assistance.

Don’t forget to register your travel with Cornell’s Travel Registry (travelregistry.cornell.edu) to stay connected to emergency communications and travel insurance.

Worldwide travel assistance (U.S. & abroad)

Whenever you’re more than 100 miles from home – in or outside of the United States – you have access to SHP’s worldwide travel assistance through UnitedHealthcare Global.

Program features include 24-hour assistance finding medical services, making emergency travel arrangements, and replacing prescription drugs, plus medical evacuation and repatriation.

- Visit unitedhealthcareglobal.com for a complete list of services available to you.
- Call 410.453.6330 any time, any day of the year, if you need support.
- You may also email UnitedHealthcare Global agents at assistance@uhcglobal.com.

Contact information

Please contact us if we can be of assistance. We’re here to help!

**Student Health Benefits**

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Ithaca, NY 14853
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Email: studentbenefits@cornell.edu
Web: studenthealthbenefits.cornell.edu