



# Northeast Ohio

## MEDICAL UNIVERSITY

### Student Health Insurance 2025-2026

#### Who is eligible?

The student health insurance plan is **automatic** for all 2nd-4th year students enrolled in the College of Medicine and College of Pharmacy programs. If a student has coverage that meets the waiver criteria listed below, they can waive out of the student health insurance program. Criteria For Waiving Out of Student Health Insurance Program:

- Alternate insurance plan must be active for the entire academic year.
- Alternate insurance plan must cover inpatient and outpatient medical care, mental health care, routine, urgent and emergency care within 100 miles.
- If alternate coverage is a Medicaid plan, this plan must only be provided by the Ohio Department of Medicaid. Out of state Medicaid will not be accepted.
- Alternate insurance plan must cover the cost of any examinations, testings, screenings, preventive and therapeutic treatment required as a direct result of educational exposure to blood-borne pathogens.

College of Graduate Studies may voluntarily enroll in the student health insurance program.

Online waivers and/or enrollments can be submitted by visiting [www.haylor.com/northeast](http://www.haylor.com/northeast)

Online waivers must be processed prior to the deadline of: **May 10, 2025**

#### Anticipated Rates

**Annual:** July 1st, 2025- June 30, 2026 \$2,956.00

#### What does the plan feature?

- Affordable, comprehensive insurance benefits
- This plan is ACA compliant (Affordable Care Act)
- Access to a nationwide network of health care professionals, including primary care, specialists, and mental health services.
- Low prescription costs
- Locate a Doctor: [www.anthem.com/find-care](http://www.anthem.com/find-care)

**Dependent coverage** is also available to all eligible students that enroll in the student health insurance plan.

**Dental & Vision** is also available to all students. This voluntary enrollment is not billed, monitored, tracked, or enrolled by NEOMED. You can voluntarily enroll by visiting the websites below:

#### Dental:

<https://www.guardianlife.com/individuals-families/dental-insurance>

**Vision:** <https://www.guardianlife.com/individuals-families/vision-insurance>



For more details regarding the Northeast Ohio Medical University student insurance program please visit:

[www.haylor.com/northeast](http://www.haylor.com/northeast)  
833-401-3700  
[student@haylor.com](mailto:student@haylor.com)

For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in-force, please refer to the Certificate, available at: [www.haylor.com/northeast](http://www.haylor.com/northeast)

# 2025-2026 Northeast Ohio Medical University Summary of Benefits

Benefit	In-Network	Out-of-Network
<b>Deductible</b>	\$500	\$1,000
<b>Coinsurance</b>	80% of NC*	60% of U&C**
<b>Out-of-pocket Maximum</b>	\$5,000	\$8,000
<b>Office Visit</b>	80% of NC	60% of U&C
<b>Specialist Copay</b>	80% of NC	60% of U&C
<b>Preventative Care</b>	100% of NC	80% of U&C
<b>Urgent Care Center</b>	80% of NC after deductible	60% of U&C after deductible
<b>Emergency Department</b>	\$125 then 80%	\$125 then 80%
<b>Prescription Drug Coverage - 30 Day Supply</b>	Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$45 Copayment then 100%	Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$45 Copayment then 60%

**\*NC - Negotiated Charge**

**\*\*U&C - Usual & Customary Charge**

The 2025-26 benefits listed above are a brief summary of the Northeast Ohio Medical University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Overview Policy at [www.anthem.com](http://www.anthem.com)