Northeast Ohio MEDICAL UNIVERSITY

Student Health Insurance 2027

Who is eligible?

The student health insurance plan is **automatic** for all CAA 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 the state of Ohio
- 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, testing, 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

Online waivers must be processed prior to the deadline of: **December 10, 2026**

Rates	
January 1st, 2027 - June 30, 2027:	**$1,568.00**

HF&C
Haylor, Freyer & Coon, Inc.
An Alera Group Company

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

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

Anthem

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

www.haylor.com/northeast
833-401-3700
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

2026 - 2027 Northeast Ohio Medical University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$500	$1,000
Coinsurance	80% of NC*	60% of U&C**
Out-of-pocket Maximum	$5,000	$8,000
Office Visit	80% of NC	60% of U&C
Specialist Copay	80% of NC	60% of U&C
Preventative Care	100% of NC	80% of U&C
Urgent Care Center	80% of NC after deductible	60% of U&C after deductible
Emergency Department	$125 then 80%	$125 then 80%
Prescription Drug Coverage - 30 Day Supply	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**

Disclaimer: This summary is intended to provide an overview of benefits only and does not include all coverage details, limitations, or exclusions. It is not a contract of insurance. For complete benefit information and coverage provisions, please refer to the official plan documents. In the event of a conflict, the Certificate of Coverage and policy documents will govern.

The 2026 - 2027 benefits listed above are a 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