



Northeast Ohio

MEDICAL UNIVERSITY

Student Health Insurance 2026- 2027

Who is eligible?

The student health insurance plan is **automatic** for all P1, D1, COGS (10 Month Program) 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.

Medical insurance is required for most students in the College of Graduate Studies. However, students enrolled in the MEH, MFM, MPH, HDSA and certificate programs are not required to carry medical insurance. Students in these programs may voluntarily enroll if they wish.

Online waivers and/or enrollments can be submitted by visiting www.haylor.com/northeast

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

Rates

Annual: August 24, 2026 - June 30, 2027 \$2,694.00

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

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
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