



## 2019-2020 The Ohio State University Visiting Scholars Accident & Sickness Insurance Plan Benefit Highlight Flyer

This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to your school. The Policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

### Highlights of the Coverage and Services offered by Gallagher Student Health & Special Risk

	Platinum Plan	Gold Plan	Silver Plan	Bronze Plan
Scholar & Dependent Monthly Rates	\$130	\$107	\$92	\$77
Maximum Per Covered Accident & Sickness	\$250,000	\$250,000	\$150,000	\$150,000
Deductible Per Covered Accident & Sickness	\$0	\$100	\$150	\$250
Co-insurance Rate	100% U&C	100% U&C	80% U&C	80% U&C
Pregnancy	Treated as any other medical condition			
Room & Board Charges	Average rate of a semi-private room			
ICU Room & Board Charges	Two (2) times the average rate of a semi-private room			
Pre-existing Conditions	6 month waiting period			
Mental and Nervous Disorders	Inpatient: 50% coinsurance for up to 30 days   Outpatient: \$3,000 (10 visits maximum)			
Prescription Drugs	100%			
Newborn Nursery Care	\$500			
Therapeutic Termination of Pregnancy	\$500			
Emergency Medical Evacuation	\$50,000			
Repatriation of Remains	\$25,000			
Emergency Reunion Benefit	\$10,000			
Accidental Death & Dismemberment	\$10,000			

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Toll free phone Monday-Friday 8:30 am - 7:00pm EST	1 -877-373-9907
Enrollment and Payment can be made online	<a href="http://www.gallagherstudent.com/osu-scholar">www.gallagherstudent.com/osu-scholar</a>
Claims are administered by	Health Special Risk • Phone: 1-972-512-5600 or 1-866-523-3183 • <a href="mailto:Gallagher@hsri.com">Gallagher@hsri.com</a>