



Northeast Ohio

MEDICAL UNIVERSITY

Student Health Insurance 2025-2026

Who is eligible?

The student health insurance plan is **automatic** for all 1st year M-1 Program students enrolled in the College of Medicine. 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

Online waivers must be processed prior to the deadline of Fall deadline: **June 21, 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

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://dentaldirect.aetna.com/Home?Cmpgn=HaylorFreyerCoon&agtcode=K5du%2B5bjv3C71uS5v7bMXQ>

Vision: <https://www.aetna.com/individuals-families/vision-insurance.html> <https://dentaldirect.aetna.com/>



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

www.haylor.com/northeast
866-535-0456
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

2025-2026 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**

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