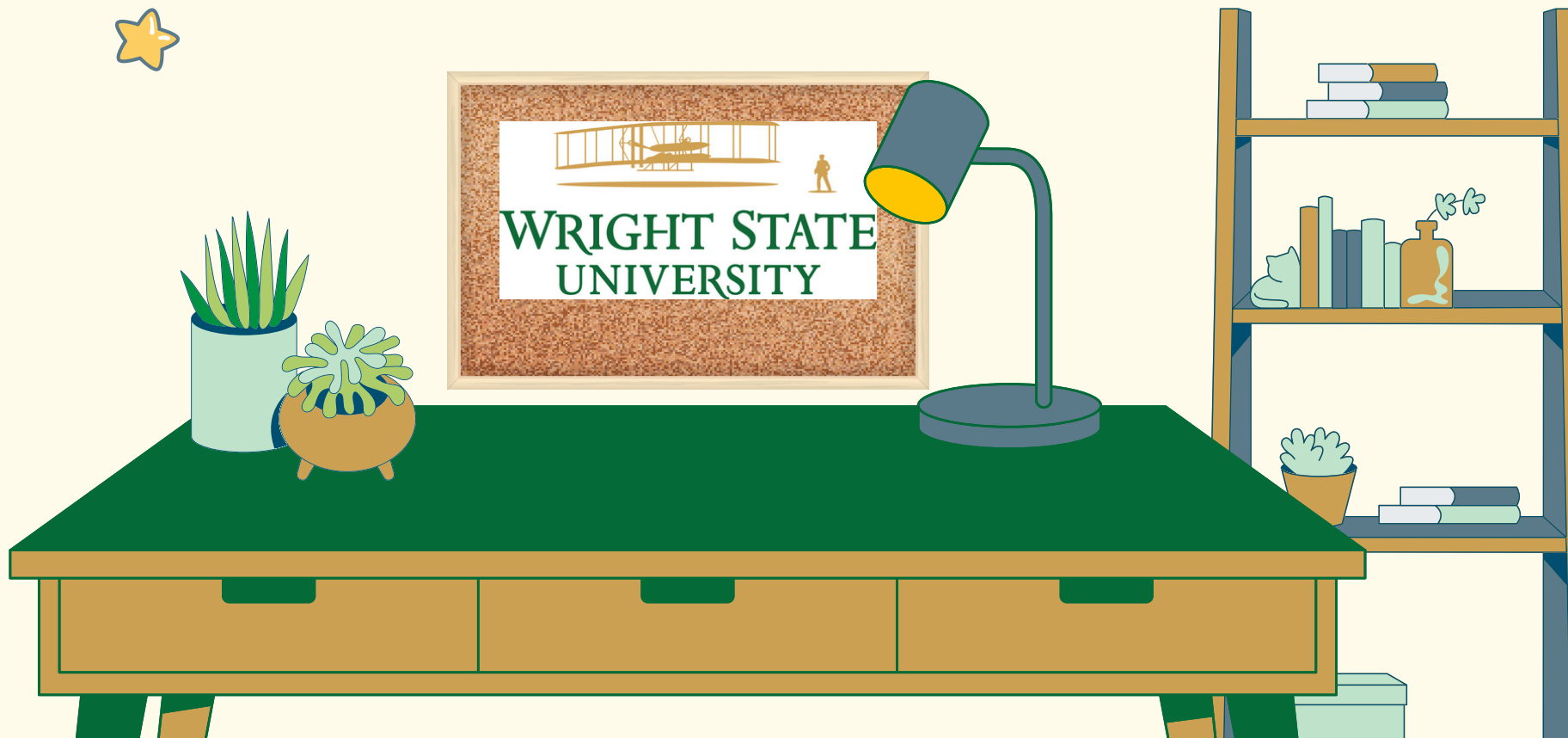
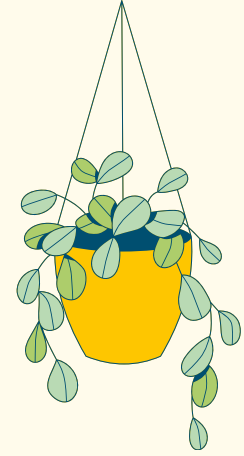
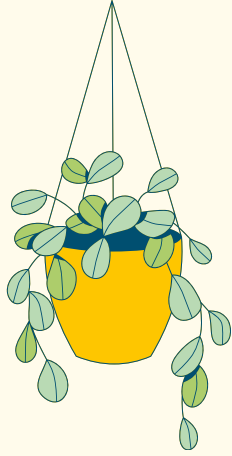




# International Student Health Insurance

2024-2025



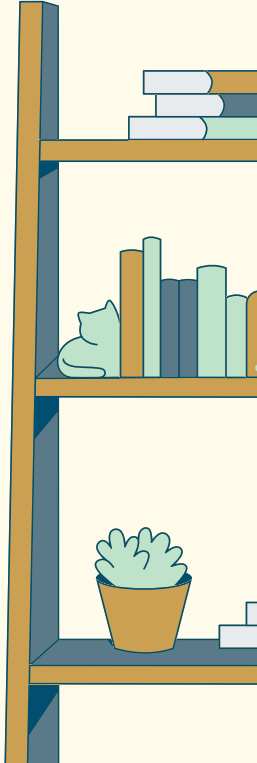
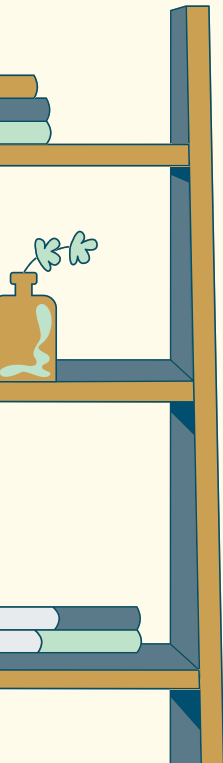


# Eligibility and Enrollment

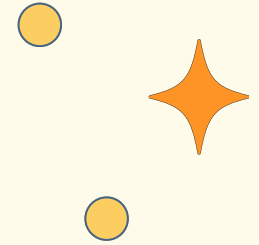
International Students are automatically enrolled in the student health insurance plan through **Anthem**. For annual coverage, the plan is effective on August 15th, 2024.

If you have financial guarantees through your country, **you are required to obtain a waiver** through Wright State's University Center for International Education (UCIE) who is authorized to remove the charge.

Coverage for dependents (spouse or children) is **not** available.



# Quick Health Insurance 101



## Premium

The amount you pay for your health insurance. This charge will appear on your tuition bill.

## Deductible

The amount you owe for health care services each year before the insurance company begins to pay.

## Out-of-Pocket Max (OOPM)

The maximum amount you have to pay for your health care during a year, excluding the premium. After you reach the OOPM, your insurance begins to pay 100% of the allowed amount for covered health care services for the rest of the year.

## Coinsurance

Your share of the costs of a covered health care service.

## Copay

A fixed amount you pay for a covered health service. The amount can vary by the type of service (like primary care visits versus emergency room visits)

# Medical In- Network Coverage Details

**Deductible:** \$500

**Preventive Care:** Covered 100%

**Coinsurance:** 80%

**Out-Of-Pocket Max:** \$5,500

**Primary Care Doctor Visits:**  
\$25 copay plus 20%

**Emergency Visit:** \$125 copay plus 20%

**Prescriptions:**

- Tier 1: \$15 copay
- Tier 2: \$30 copay
- Tier 3: \$45 copay

Telemedicine visits  
through Anthem  
LiveHealth Online have  
a \$0 copay!

# Dental In-Network Coverage Details

**Deductible:** \$25

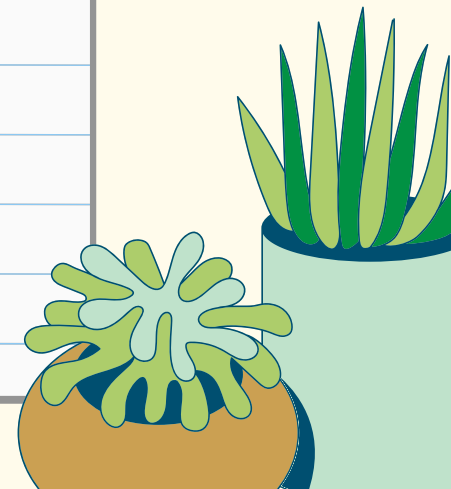
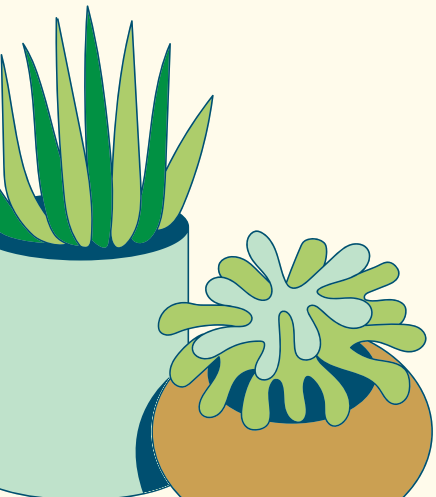
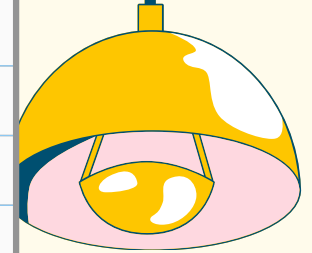
**Annual Benefit Amount Maximum:** \$750

**Preventive Care:** Covered in full

**Basic Services:** 50% coinsurance

**Major Services:** Not covered

Dental coverage is **embedded** in your medical plan - this means it is included in the premium you pay for medical coverage!



# Premium Cost

**Annual Plan:**  
(8/15/2024 - 8/14/2025)

**\$2,028**

## **ID Cards:**

You do *not* need to have an ID card in order to access medical services. If you would like to request a hard copy of your ID card, contact Anthem after the plan effective date at 1-844-412-0752

# Where to go for care?

✦ Your first stop should be  
**Wright State Student Health Services!** ✦

Services that can be accessed at the Student Health Center for FREE:

- Sick visits
- Vaccinations
- Prescription refills
- Birth control
- STI testing
- and *more*

Make an appointment by calling

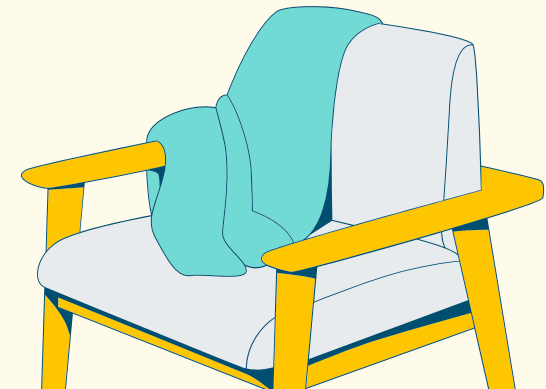
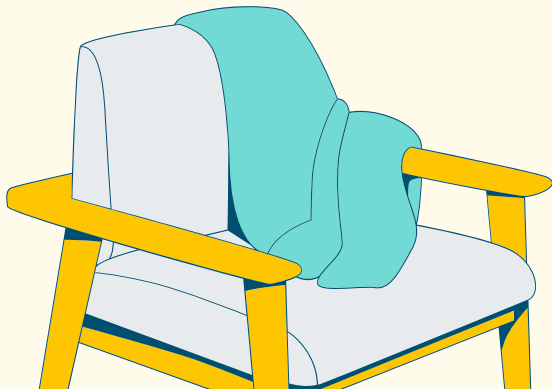
**937-245-7200**

Where is the health center?

**Wright State Physicians  
Health Center  
725 University Blvd.  
(behind the Nutter Center)**

Don't have a car?  
**The Raider Ride** Campus Transportation runs during fall and spring semesters, Monday - Friday.

There are also local buses  
rideshares available.



# Where to go for care?

Health care in the United States functions much differently than in other countries. Most people have private health insurance, like the plan offered through Wright State, and the cost of care can be very high. That's why it's important to know where to go based on your symptoms or illness.

## \$ PRIMARY CARE DOCTOR/STUDENT HEALTH CENTER:

- Cold/flu symptoms/stomach aches
- Minor cuts and bruises
- Chronic care management (diabetes, auto-immune conditions, etc.)
- *Try LiveHealth Online for free!*

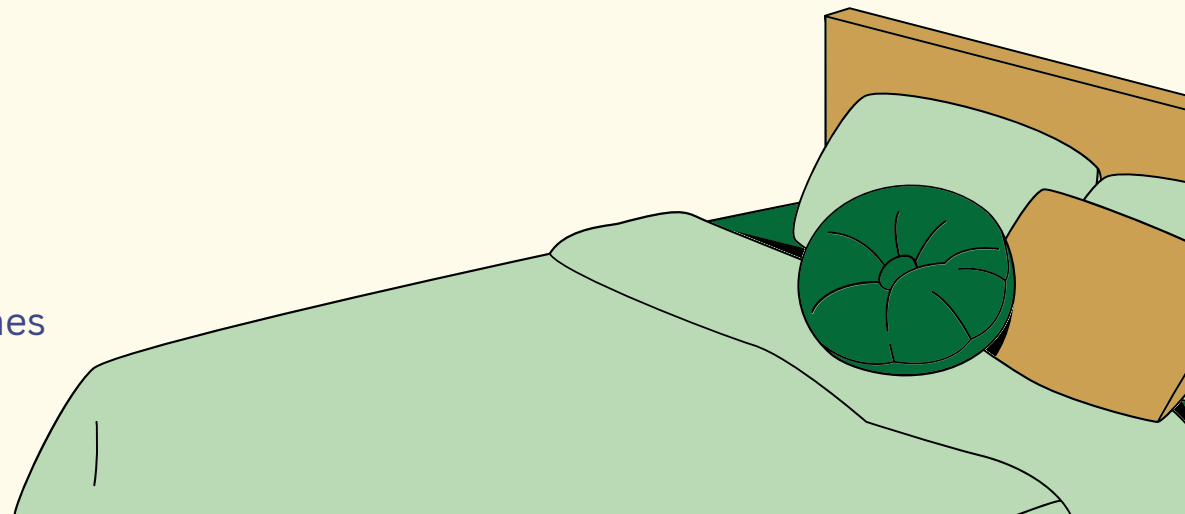
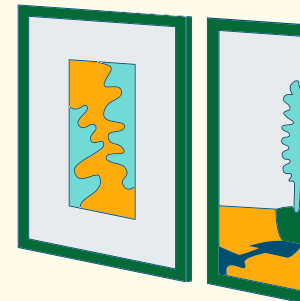
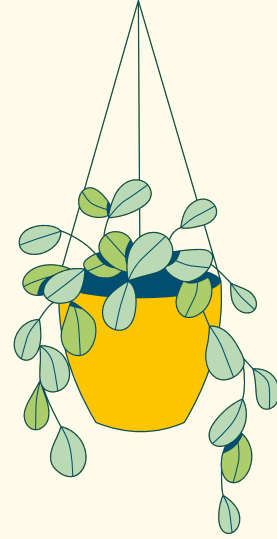


## \$\$ URGENT CARE:

- Simple fractures
- Wounds requiring stitches
- Sprains/strains

## \$\$\$ EMERGENCY ROOM:

- Life-threatening situations
- Severe bleeding or broken bones
- Head injuries

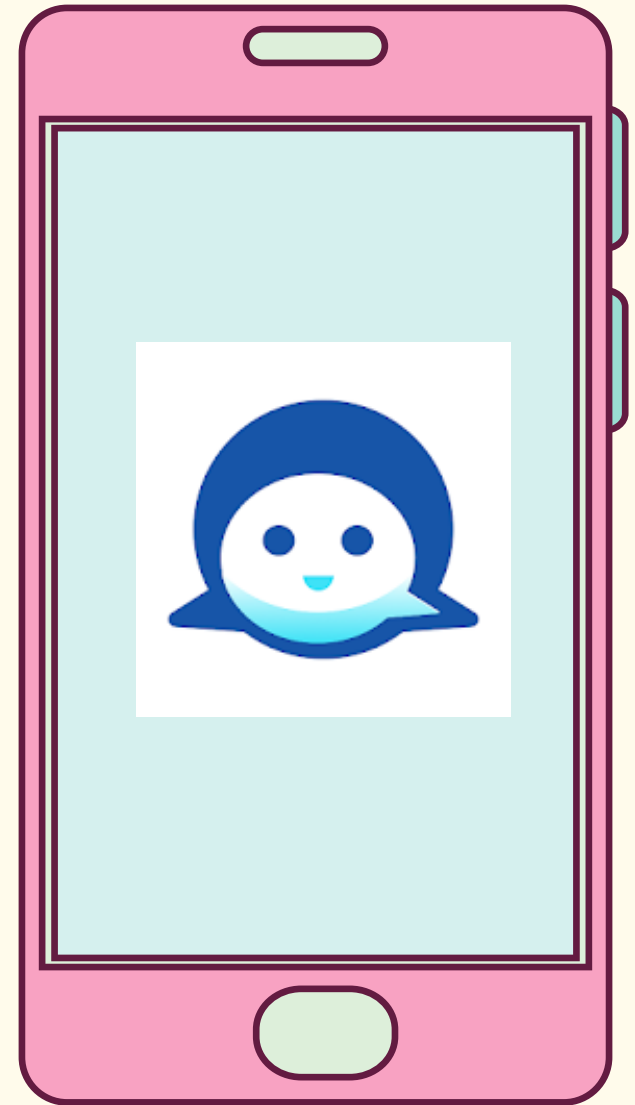


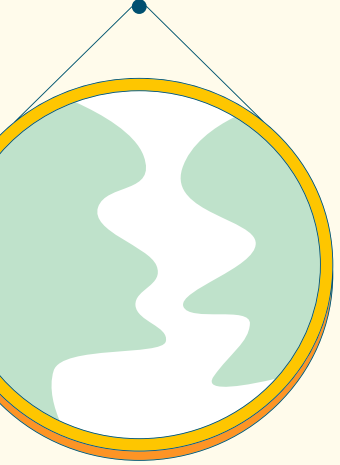


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# Make sure to download the Sydney App!

Anthem has an app, called Sydney, where you can search for providers, check your claims status, access your ID card, and more!





# Questions?

## Anthem Contact Info

Claims and Billing: 1-844-412-0752

Enrollment and Eligibility: 1-844-412-0752

## Wright State Resources

[studenthealthinsurance@wright.edu](mailto:studenthealthinsurance@wright.edu)

