

Things to Know About CWRU Insurance

1. When is the difference between utilizing Urgent Care/Express Care and a Hospital?

For CWRU insurance, there is a \$400 deductible per Plan year that is applied to sickness or injury charges.

There is a copayment of \$250 when visiting an emergency room and a \$30 copayment for an urgent care visit.

In summary - a visit to the emergency room would require a \$250 co-payment. Once the charges are sent to Aetna they will start applying the \$400 deductible. After the deductible is met Aetna will pay 80% of the remaining charges and the student will pay 20%

A visit to the Urgent Care there will be a \$30 copayment, the deductible would be applied to the charges. After the deductible is met, Aetna will pay 80% and the student will pay 20%

2. What are all the services University Health Services offer?

You can review the services offered by the University Health Service by visiting their website - <https://case.edu/studentlife/healthcounseling/health-services> In addition you can call them at (216) 368-6150 and ask about the services provided to students.

3. What will insurance cover? What will the services cost the students?

If you start with the Student Medical Plan website - <https://case.edu/studentlife/healthcounseling/medical-plan> It will provide you with additional information that is not posted on Aetna's website such as dental services offered by the School of Dental Medicine, or how to waive the medical plan fee. There are links to Aetna's site from the CWRU Student Medical Plan webpage. On Aetna's website you can review the plan brochure, create an ID card and search for Aetna providers to name a few.

4. Where should we (the students) go to have our questions answered about insurance coverage?

Student can contact Louise Matchett (LMB18) with questions or contact Aetna's customer service department - 877-850-6038

5. What other resources do you have access to, for us?

On Aetna's website they have information on wellness information for students, information on how the Plan pays for services when traveling abroad, health programs - <https://www.aetnastudenthealth.com/en/school/686194/members.html>

6. If a student needs the CWRU Insurance anytime after the initial enrollment, are they able to join later? Would the insurance be pro-rated?

If a student waives the medical plan and then loses coverage during the year, they can apply to be on the Plan and pay a prorated cost. The student should contact the on campus medical plan office (216) 368-3049 or medicalplan@case.edu

7. Lastly, is Cobra offered to students?

Aetna Student Health does not offer COBRA coverage.