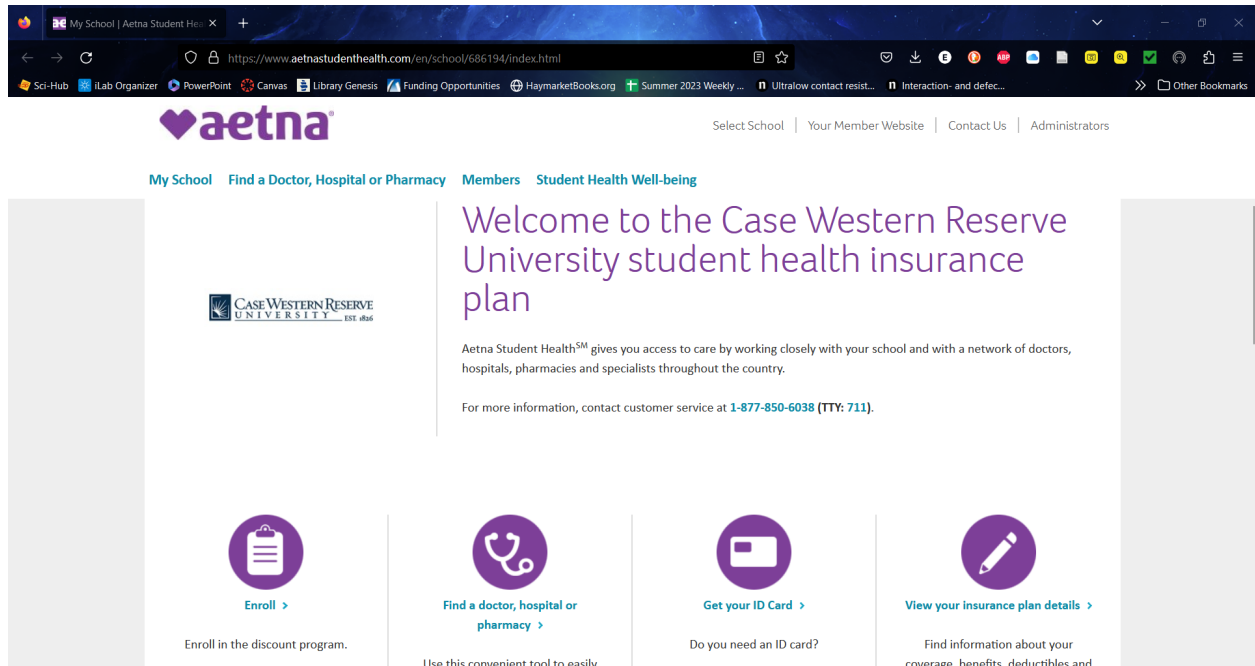


# PGSA Healthcare Guide 2023

## How to print insurance ID card

You should be getting an email from Louise Matchett, the student mendial plan manager, with information on how to access your insurance ID card. It's usually a link that takes you to the Aetna Student Health website where you'll need to enter your seven digit Student Information Systems (SIS) ID number and date of birth to create the card.



## Definitions of common insurance terms

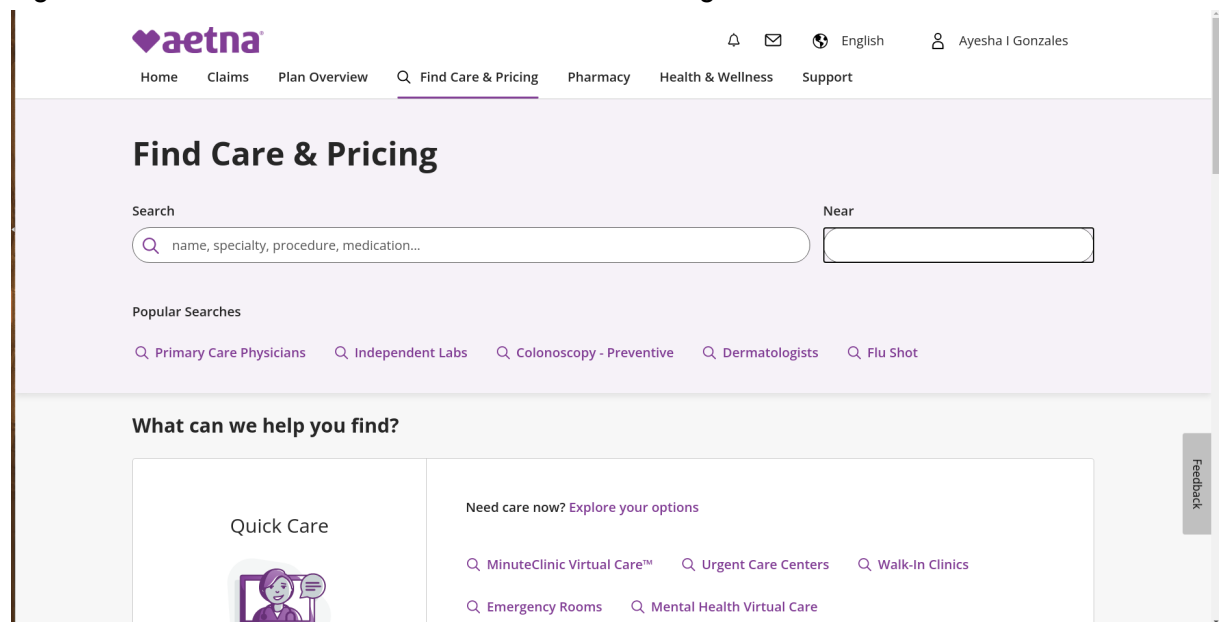
- Co-pay
  - A fixed amount you pay for services covered by your insurance. Bring this amount to appointments as they may have you pay it at the time of service.
- Deductible
  - The amount you pay for healthcare services before insurance begins to pay (may not apply to all services)
- Co-insurance
  - Your share of cost for services, calculated as a percent of the allowed amount for the service
- Allowed amount
  - Maximum amount on which payment is based for covered services

Reference [this guide](#) from CMS.gov for more information and common terms (entitled “Glossary of Health Coverage and Medical Terms”).

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## Finding providers:

- Making an appointment for the campus clinic
  - No charge for visits if you are a student
  - Good referrals to in-network UH hospital providers
- In-network
  - Sign in to Aetna website and click “Find Care & Pricing”



- Type in the type of provider or service you are seeking and where (i.e. near your address or CWRU)
- The results will list in-network options that fit your criteria
- Out-of-network
  - **This situation can be a headache, so we recommend having this option be a last resort. However, sometimes you have to see someone out-of-network.**
  - *All plans are required to cover emergency services that you receive out-of-network and apply in-network cost-sharing.*
  - *All plans must now cover out-of-network “surprise bills” for non-emergency services that you receive while you are at an in-network hospital or other facility, and apply in-network cost-sharing.*
  - Check out [this article](#) to read more on how seeing an out-of-network provider works, how to find a good rate on your desired service, and how to work with the insurance company to get as much of your service covered as possible.

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## Case Dental School

Unfortunately, there is not an online portal where you can schedule your appointments. You must call their office (open Monday through Friday from 8:30 a.m. to 5:00 p.m.) at

**216.368.8730**. Thankfully, our student insurance covers

- Two oral exams and evaluations, including one dental and medical history, per Plan Year at 100% coverage
- Two oral cleanings per Plan Year at 100% coverage
- Periodic Bite Wing X-rays per Plan Year at 100% coverage
- Up to a 40% discount on certain dental services offered

The appointment usually starts with a discussion and x-rays with your dentist, which is around 50 dollars. Then they will make a plan for the next appointment.

For more info: <https://case.edu/dental/patients-clinics/becoming-patient>

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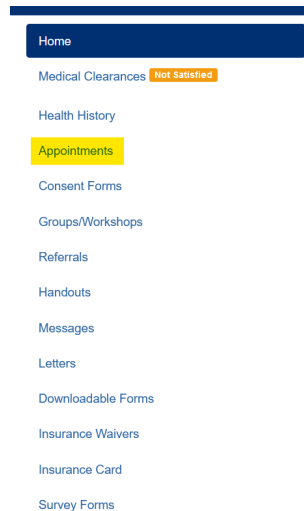
## Eye Doctor/Optometrlist

There are a couple options for optometrists near campus. The closest one we have experienced is Joaquin V. Lim O.D in Cedar Fairmount. Case insurance also covers some of the eye exam and contact lens. Please check the Aetna website for more options.

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## How to make a medical or mental health appointment at the school's clinic?

Visit [myhealthconnect.case.edu](https://myhealthconnect.case.edu). It will ask for your SIS login and your birth date, after which you will be taken here



To make an appointment, simply click on the Appointments link or Schedule or Check into an Appointment. It will ask for more details regarding the nature of your visit.

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## How to find a therapist?

Counseling sessions are offered at the school clinic and can be scheduled through myhealthconnect. However, if you don't vibe with the therapists at Case, you're not alone! Thankfully, there are other in and out of network providers you can see with a small co-pay. It's as easy as googling "X, Y, Z" therapists near me, where X, Y, Z are the constraints you've placed on your therapists (e.g. Hispanic, Woman, specialized in depression and anxiety). Psychology Today has a nice directory that allows you to filter by insurance.

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## On-site Dietician

CWRU has an on-site dietician who can talk to you about your eating habits and recommend supplements or nutrition advice on how you can alter your diet for your specific goals. To access the dietician, schedule an appointment at the school's clinic to first discuss your individual goals with a primary care physician and see if this is the appropriate next step.

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## Emergency Room vs. Urgent Care

The Emergency room is typically more expensive to visit than Urgent care, so it's important to know where to go when you need prompt care. Be sure to look up your nearest emergency

room so you know where you can go if anything happens. Here are some examples of where to go for what issue:

- **Emergency room:**
  - Chest pain or difficulty breathing
  - Weakness/numbness on one side
  - Slurred speech
  - Fainting/change in mental state
  - Serious burns
  - Head or eye injury
  - Concussion/confusion
  - Broken bones and dislocated joints
  - Fever with a rash
  - Seizures
  - Severe cuts that may require stitches
  - Facial lacerations
  - Severe cold or flu symptoms
  - Vaginal bleeding with pregnancy
- **Urgent Care:**
  - Fever without a rash
  - Vomiting or persistent diarrhea
  - Abdominal pain
  - Wheezing or shortness of breath
  - Dehydration
  - Moderate flu-like symptoms
  - Sprains and strains
  - Small cuts that may require stitches