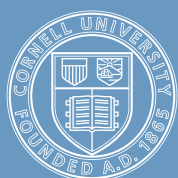


# 2011-2012 Compare Your Coverage

Insure  
Your Health

Under Cornell University policy, every student is automatically enrolled in the Cornell Student Health Insurance Plan (SHIP). Only those students who can demonstrate that they have other insurance meeting all *six of Cornell's criteria* (noted with asterisks\* below) will be approved to "opt out." We hope this chart will help you do your homework about the SHIP, your family health insurance policy, or any other plan you might consider so you can make the best decision to protect your health and finances. Health insurance plans vary in the coverage they offer. Make sure the plan you select provides adequate coverage for your anticipated (and unanticipated) health care needs.

Points of Comparison	Cornell SHIP	Other Plan	Notes
Annual cost for individual plan	<b>\$1898</b>	?	Comparable, self-purchased plan cost: \$5,500 - \$7,500.
Maximum benefit of \$500,000 per year *	YES	?	The SHIP provides a maximum benefit of \$1 million.
Covers accident and illness-related expenses at Gannett Health Services and in the Ithaca area *	YES	?	Many employee and individual plans will not.
Covers you as long as you are a registered student at Cornell *	YES	?	Employer plans may drop dependents after age 26 or if a parent has a change in employment status.
Covers pre-existing conditions *	YES	?	Some individual plans do not, especially those purchased over the Internet.
Is provided by a company licensed to do business in the United States *	YES	?	Cornell requires that your health insurance provider be based in the U.S.
Covers mental health services *	YES	?	Many managed care plans have limited mental health coverage out of area.
Covers health care expenses anywhere in the world (while away from Cornell/Ithaca for academics, research, work, or vacation)	YES	?	Most employer and individual plans will not. This coverage (and worldwide emergency medical transportation/evacuation) is very important for mobile Cornell students.
Provides unlimited-dollar amount worldwide travel assistance services (e.g., locating qualified medical care, emergency medical transportation, evacuation, and many other services)	YES	?	SHIP also provides \$2500 return home benefit in case of extended illness or death of parent or sibling, \$1000 return of personal effects in case of evacuation, and a legal hot line.
Offers low co-payment and co-insurance minimizing out-of-pocket expense at time of seeking care	YES	?	Plans that have high deductibles (e.g., "young invincible" plans) can create financial hardship or barriers to accessing care.
Includes national provider network	YES	?	Many employer and individual plans have local networks only. SHIP is connected to Aetna national provider network.
Requires referrals to access health care providers and services outside of the Ithaca area	NO	?	For specialists <i>in the Ithaca area</i> , SHIP does require Gannett referrals for coverage at the highest benefit level.
Includes pharmacy coverage	YES	?	SHIP provides \$4,000 in prescription benefit.
Includes optional vision/dental plans	YES	?	Cornell's optional vision and dental plans provide coverage in Ithaca and away from campus.
Includes some prevention services <i>when performed at Gannett Health Services</i>	YES	?	SHIP includes immunizations, annual physicals, sexual health, diabetes, and cholesterol screenings.
Provides local health insurance customer assistance for Cornell students	YES	NO	SHIP is the only plan that offers local student assistance (in nearby Collegetown). Gannett does not participate with or directly bill most insurance plans.



Cornell University  
Office of Student Health Insurance

For more information  
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