*IMPORTANT INFORMATION*

- Ohio University does not profit from students purchasing the Student Health Insurance Plan.

- The University strongly advises students to review the waiver criteria prior to purchasing an alternate policy with the intent to waive the University Student Health Insurance.

- The University Student Health Insurance Plan provides superior coverage through a national commercial carrier.
  - The plan provides low out of pocket expenses, such as reduced copays, low annual deductible amounts, and low Out of Pocket Maximums.

- Insurance coverage is available for the student’s dependents.

- Many of the individual health insurance plans available for purchase through the State Exchange/Marketplace on www.Healthcare.gov have limited providers and benefits available in the Athens, Ohio area.
  - The policies provided by Molina are Out of Network with many of the medical facilities and providers in the Athens, Ohio area.
    - Out of Network providers are paid less by the insurance company, which results in larger amounts owed to the provider by the patient.
  - The Medical Mutual OhioHealth policy is available for purchase on www.healthcare.gov and has In-Network medical facilities and providers in the Athens, Ohio area.
    - Insurance companies that are In Network pay a larger portion of medical expenses, which means less is owed by the patient.

- In most cases, policies available for purchase from a private broker or offshore online company do not meet the waiver criteria for a University health insurance waiver.

- It is important to review all details of an alternative policy quote very carefully prior to purchasing it. The alternate policy must be active and meet the required waiver criteria for a waiver application to be approved.