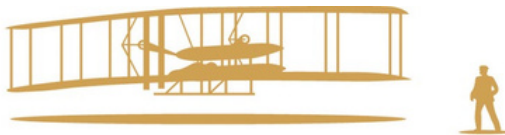


A Guide to Student Health Care Resources 2026-2027

Welcome to another great year at
Wright State University!

In this guide, you will find resources like:

- Where to go for health care on and off campus
- Mental health support through Counseling and Wellness Services
- Health Insurance 101
- Information on the Student Health Insurance Plan (including how to waive or enroll)
- And more!



**WRIGHT STATE
UNIVERSITY**



Where to Go for Care

One of the top ways you can save money on health care expenses is going to the appropriate place to receive care when you need it. Try using the emergency room for *true emergencies only* to save money on your health care expenses.

If you need help deciding where to go and you are on the student health insurance plan, you can call the **24/7 Nurse Line** listed on the back of your ID card to speak to a certified nurse about your symptoms.



Telemedicine

Use telemedicine for the timely treatment of acute or common illnesses. It is the most affordable way to access care. Access telemedicine through Anthem by downloading the Sydney App!



Primary Care

Visit your primary care physician for the timely treatment of acute or chronic illnesses, preventive care, and injuries. **The Student Health Services Center is a great place to seek primary care!**

Student Health Services

725 University Blvd.

Fairborn, OH 45324

Monday - Friday: 8:30 a.m. - 5:00 p.m.

(closed for lunch daily 12:00 p.m. - 1:00 p.m.)



Urgent Care

Visit an urgent care for illnesses and injuries that require immediate attention but are not life-threatening. The closest Urgent Cares to campus are:

CareFirst Urgent Care

3286 Pentagon Blvd.

937-490-6511

Monday - Sunday:

8:00 a.m. - 8:00 p.m.

Premier Health Urgent Care

2484 N Fairfield Rd.

937-208-8170

Monday - Sunday:

9:00 a.m. - 9:00 p.m.

Kettering Health

Beavercreek

3371 Kemp Rd.

937-458-4200

Daily: 8:00 a.m. - 7:45 p.m.

Emergency Room

Visit an emergency room or call 911 for more serious or life-threatening conditions.

Soin Medical Center

3535 Pentagon Blvd.

937-702-4500

Open 24/7

Miami Valley Hospital

Beavercreek Emergency Center

2400 Lakeview Dr.

937-797-6400

Open 24/7



Student Health Services

Student Health Services is your source for primary health care and wellness services. We provide acute and primary care services, promote health awareness, educate you about preventive care, disease management, and therapeutic choices, and help you develop the skills to manage your health.

All WSU students have access to the Student Health Services Center - you do not need to be on the student health insurance plan to visit!



Health Services Center
Wright State Physicians
Health Center
725 University Blvd.
Fairborn, OH 45324



Monday - Friday:
8:00 a.m. - 5:00 p.m.
Office closed daily for lunch
from 12:00p.m - 1:00p.m.
Last bookable appointment is 4:00p.m.



937-734-6200
Student Health Services

Services Offered:

Medical Services

- Treatment of minor/acute illnesses and injuries
- Chronic disease management
- Suture removal
- Birth control
- Prescription refills
- Vaccinations and TB testing

In-Office Testing

- Mono spots
- Urinary Tract Infections
- Strep screens
- Glucose & Hemoglobin A1C
- Urine Drug Screen
- Blood Pressure
- STI

Available by appointment:

- Allergy Shots
- Female exams and pap smears
- Physicals

**All services by
*appointment only.***

**To schedule,
call 937-734-6200 or
schedule online.**

**Be sure to specify you are a
student and would like to
be seen at Student Health
Services.**

**The Wright State
Physicians Health Center
building is located behind
the Nutter Center.
Click here for
transportation options.**

The Importance of Primary Care



The most important factor in living a healthy life is to take a proactive approach. It is vital to make sure you are visiting your doctor each year for your annual physical and to build a relationship with your provider for ongoing primary care.

Preventive screenings are also crucial because they can help detect health conditions before they become a serious concern.

 ***And best of all - preventive care is free!*** 

Your preventive care visits and screenings are covered 100% by most insurance plans (including the student health insurance plan) if you see an in-network provider!

Annual Physical

Your annual visit to the doctor to receive your physical is covered 100% if you see an in-network provider.

Vaccinations

- ✓ Flu shots
- ✓ COVID-19 vaccine
- ✓ Meningococcal
- ✓ Measles/Mumps

Routine Screenings & Services

- | | |
|----------------------------|---|
| ✓ HIV Screening | ✓ PrEP medication |
| ✓ Blood Pressure | ✓ Diabetes testing |
| ✓ Alcohol misuse screening | ✓ Birth control (for individuals born female) |

Not all primary care is covered 100%, but there are lots of services your primary care physician can provide!

Mental Health Services

Counseling and Wellness Services (CWS) offers a variety of services and resources to currently enrolled students. The cost of services is included in the CWS Fee on your university bill each semester. If you choose to waive the fee, CWS services are available for \$20 per session.



Counseling & Wellness Services
053 Student Union
Monday - Friday: 8:30 a.m. - 5 p.m.



Services offered:

- Individual Therapy
- Group Therapy
- Walk-in/Crisis Services
- Outreach and Education
- Raider Pack Peer Mentors
- Assessment Services

Want to schedule an initial appointment at the CWS?
Call 937-775-3407 or click [here](#).

Need Crisis Support?

Raider Cares: 937-775-4567

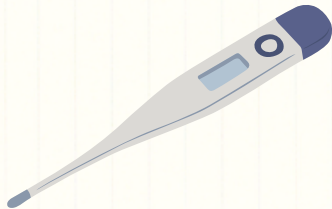
Public Safety: 937-775-2111

National Crisis Lifeline: 988

Crisis Text Line: Text GO to 741741



Fever?



Urgent Care.

Sore Throat?



Urgent Care.

Cuts Needing Sutures?



Urgent Care.

**Urgent Care
or
Emergency Room?**

Excessive Bleeding?



Emergency Room.

Trouble Breathing?



Emergency Room.

Head Injury?



Emergency Room.

Student Health Insurance Plan

Having adequate health insurance while attending Wright State University is a requirement for students. Luckily, if you do not have access to coverage elsewhere, WSU provides a quality health insurance plan at an affordable rate through Anthem.

Who: You!

What: Wright State University Student Health Insurance Plan

When: Plan year runs August 15th, 2026, through August 14th, 2027

Where: To enroll or waive the plan, go to student.anthem.com

Why Should I Elect the Student Health Insurance Plan?



Access to Care

If you plan to waive the plan because you have alternate coverage, make sure it provides coverage for services in the Dayton, OH area.



Rich Benefits

The average health insurance deductible is almost \$2,000! The deductible for WSU's plan is only \$500.



Cost Effective

It could be cheaper for you to elect the student health insurance plan versus staying on your parent's plan. Make sure you compare the cost!

Am I required to have health insurance?

Adequate health insurance coverage is *required* for the following groups of students:

- All domestic undergrad students enrolled in 12+ credit hours.
- All domestic graduate students enrolled in 6+ credit hours.
- All international students enrolled in 1+ credit hours.

★ If you do not have alternate coverage (for example through a parent's plan, a spouse's plan, a U.S.- based employer's plan or VA Tricare) you **must enroll** in Wright State's plan.

★ All students are automatically enrolled in the student health insurance plan unless they **waive coverage by Friday September 4th**. If you do not waive the insurance plan, you will be charged for the coverage on your next tuition statement.

Student Health Insurance Plan

What's the Benefit?

Wright State University's student health insurance plan pays for part or all of the medical services you receive while you are a student.

How Does it Work?

You receive an ID card (can be physical or digital) to share with your health care service providers, such as your primary care physician, that will give them information about whom to bill for the services you receive. If your plan does not cover the claim in full, you will get an Explanation of Benefits (EOB) from your medical carrier after your visit. This document will tell you how much of the total cost was covered by the medical plan and the portion remaining for you to pay your medical providers (if applicable).

Considerations:

Many students automatically waive the student health insurance plan because they think the coverage would be too expensive or not as robust as their alternate coverage. That may not be the case, so be sure to take the following into consideration.



Are you an only child or the last child to leave home? It might be worth it to look at WSU's plan. If you select the student plan, your parent may be able to change coverage tiers (employee + family to employee + spouse or employee only) and save money by removing you from the plan!

Estimate your medical expenses for the upcoming year. If you expect to have any surgeries, procedures, or take any high-cost medications, having good health insurance coverage is essential to avoiding high medical bills.



If you choose to waive the student plan, be sure to check that your alternate coverage works in the Dayton, OH area.

Student Health Insurance Plan

****Disclaimer:** It is recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.

What does balance billed mean? Check out Health Insurance 101 on the next page!

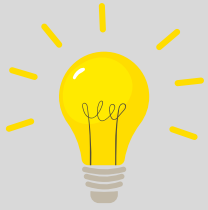
Benefits	In-Network	Out-of-Network
Deductible	\$500	\$1,000
Coinsurance	80/20	60/40
Out-of-Pocket Maximum	\$5,500	\$10,000
Office Visits Primary Care Visit Specialist Visit Annual Physical	\$25 copay, then 20% \$25 copay, then 20% Covered in full	Ded, then 40% Ded, then 40% Ded, then 40%
Emergency Room	\$125 copay, then 20%	Covered as in-network
Urgent Care	\$35 copay, then 20%	Ded, then 40%
Prescriptions Tier 1 Tier 2 Tier 3	\$15 copay \$30 copay \$45 copay	\$15, then 40% \$30, then 40% Not covered

Student enrolled on the student insurance plan have access to Anthem's telemedicine app, LiveHealth Online for \$0! LiveHealth Online providers are available 24/7 and can treat most common illnesses. Check out more [here!](#)

Premium for Annual Coverage

\$2,372

For more information, visit the [Wright State University Student Insurance website.](#)



Health Insurance 101

Health insurance can be really confusing, but it doesn't have to be! Use the glossary of terms below to brush up on your insurance knowledge. Still have questions or not sure what something means? Find a full glossary of health insurance terms on [HealthCare.gov](https://www.healthcare.gov)!

Deductible

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

Out-of-Pocket Maximum

The maximum amount you have to pay for your health care during a year, excluding the premium. After you reach the out-of-pocket maximum (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; calculated as a percent of the allowed amount for the service.

Copay

A fixed amount you pay for a covered health care service. The amount can vary by the type of service (e.g., primary care versus urgent care).

Balance Billing

When a provider bills you for the difference between the provider's charge and the allowed amount by the insurance company. This can occur when you seek care out-of-network.

Provider

A doctor, hospital, facility, or pharmacy providing services.

Premium

The amount you pay for your health insurance.

Important Contact Information

Student Health Services

937-734-6200

Wright State Physicians

725 University Boulevard (Behind the Nutter Center)

Fairborn, OH 45324

Student Counseling Service

937-775-3407

053 Student Union

3640 Colonel Glenn Hwy

Dayton, OH 45435

Student Health Insurance Office

studenthealthinsurance@wright.edu

Anthem Blue Cross Blue Shield

Member Services: 1-833-332-0798

Member Services Text: 1-833-678-1102

student.anthem.com

