Gallagher | Student Health & Special Risk

Weill Cornell Medicine

Student Health Insurance – Plan Comparison Checklist

Not all health plans are created equal. To help you choose a health plan that provides the highest level of protection while studying at Weill Cornell Medicine, complete this checklist and compare.

	Cornell SHP	**Your Plan**
My plan is provided by a company licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number;	☐	☐
Has unlimited annual and lifetime benefits (i.e., no policy maximum);	☐	☐
Is *not* an out-of-state Medicaid plan;	☐	☐
Is *not* a catastrophic (“young invincible”) plan;	☐	☐
Is *not* an HMO without an away-from-home rider;	☐	☐
Will be active for the duration of the 2026-2027 academic year or until my program ends;	☐	☐
Provides access to local doctors, specialists, hospitals and other health care providers in the New York City area;	☐	☐
Provides coverage for medically necessary drugs, including antiretrovirals in the event of a blood or body-fluid exposure;	☐	☐
Provides coverage for inpatient hospitalization, surgery, ambulance and emergency room treatment in the New York City area;	☐	☐
Provides coverage for outpatient services such as office visits, lab work, diagnostic x-rays, physical therapy, chiropractic care, and prescription coverage in the New York City area; and	☐	☐
Provides coverage for inpatient and outpatient mental health, substance abuse and counseling services in the New York City area.	☐	☐

If you could not check every box for your plan, Weill Cornell Medicine’s student insurance may be the right health plan for you!