Anthem
Student Advantage
Helping keep you at your personal best

University of Toledo
Student Health Insurance Plan
studentsatanthem.com
Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross and Blue Shield. If you would like more details about your coverage and costs, you can find the complete terms in the policy or plan document online at www.studentsatanthem.com.
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Welcome to
Anthem Student Advantage

As the new semester begins, we want to help you be confident knowing you have the health coverage that’s right for you. This booklet will help explain what’s covered under the Anthem Student Advantage plan, how much it costs, and the best ways to access care.

Anthem Student Advantage 101

**Who is eligible?**

You will automatically be enrolled in Anthem Student Advantage if:

- You are domestic student taking 6 or more credit hours and all international students taking 1 or more credit hours, unless proof of comparable coverage is provided.

The following student groups are also eligible to enroll:

- Degree seeking domestic students taking less than 6 credit hours are eligible to enroll on the plan.

**Coverage is available for dependents, too**

If you are covered by Anthem Student Advantage through University of Toledo, you may enroll your spouse, domestic partner, or dependent children under the age of 26.

Here is how it works:

- Log onto the myUT portal at myut.utoledo.edu/
- In your toolkit, go to “My Registration Steps”
- Choose the Student Health Insurance – Enroll or Waive link
Coverage periods and rates

The above rates include premiums for the plan and commissions and administrative fees. Rates are pending approval with the state and subject to change.

Costs and dates of coverage

Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below.

<table>
<thead>
<tr>
<th>Session</th>
<th>Fall 8/11/2022 - 12/31/2022</th>
<th>Spring/Summer 1/1/2023 - 8/10/2023</th>
<th>Summer 5/16/2023 - 8/10/2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$991.00</td>
<td>$1,537</td>
<td>$665</td>
</tr>
<tr>
<td>Spouse/Domestic Partner</td>
<td>$991.00</td>
<td>$1,537</td>
<td>$665</td>
</tr>
<tr>
<td>Each Child</td>
<td>$991.00</td>
<td>$1,537</td>
<td>$665</td>
</tr>
<tr>
<td>Two or More Dependents</td>
<td>$1,982</td>
<td>$3,074</td>
<td>$1,330</td>
</tr>
</tbody>
</table>
Dates to remember

Waiver deadlines

- Fall: 9/12/2022
- Spring: 2/2/2023
- Summer: 7/1/2023

If you have questions about enrollment and waiver options, visit www.universityhealthplans.com/toledo or call 800-437-6448.
Keep in touch with your benefits information

**Student Health Center**
Health Sciences Campus  
Ruppert Health Center, Room 0013  
3125 Transverse Dr. Toledo, OH 43614  
419-383-5000

**Student Health Center (Main Campus)**
University of Toledo Main Campus  
1675 West Rocket Dr.  
Toledo, OH 43607  
419-530-3451

**Claims, Coverage and Benefits**
844-412-0752  
Anthem Blue Cross Life and Health Insurance Company  
P.O. Box 105187  
Atlanta, GA 30348-5187

**Eligibility and Enrollment**
University Health Plans  
800-437-6448  
www.universityhealthplans.com/toledo
Keep in touch with your benefits information

**Student Counseling Center**
1735 West Rocket Drive  
MS #512  
Toledo, OH 43606  
419-530-2426  
[www.utoledo.edu/studentaffairs/counseling/](http://www.utoledo.edu/studentaffairs/counseling/)  
Monday through Friday: 8:15 a.m. to 5:00 p.m.  
Screenings, Individual, Couples, and Group Counseling/Psychotherapy, Psychoeducational Workshops, Consultations, Crisis Intervention, Online Screenings

**Student Health Center**
Family Practice Center  
3333 Glendale Ave.  
Toledo, OH 43614  
419-383-5555
Convenient access to care

Access the care you need, when you need it, and in the way that works best for you.

**Sydney Health app**
With the Sydney℠ Health mobile app through Anthem Student Advantage, you have instant access to:
- Your member ID card.
- Your school has opted for a digital ID card. Your digital ID card is available on anthem.com or the Sydney Health mobile app when you register with your student ID number on or after your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. If you prefer to have a hard copy of your ID Card, you can call our Customer Service Department at 844-412-0752 and request a hard copy of your ID card on or after your plan effective date.
- The Find Care tool.
- Information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists (through click-to-chat or by phone).

Access the Sydney Health app
Go to the App Store℠ or Google Play™ and search for the Sydney Health app to download it today.

**24/7 NurseLine**
Call 844-545-1429 to speak to a registered nurse who can help you with health issues such as flu and cold symptoms and minor allergic reactions. Nurses can also help you:
- Find where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule screenings and exams.

**Find care**
Use anthem.com/find-care to find the right doctor or facility close to where you are.

**Anthem Student Advantage University of Toledo website**
Visit studentsatanthem.com to see your health plan information, including benefits, claims, and covered medicines.

**LiveHealth Online**
From your mobile device or computer with a webcam, you can use LiveHealth Online to visit with a board-certified doctor, psychiatrist, or licensed therapist through live video.* To sign up, go to the Sydney Health app or livehealthonline.com. You can also download the LiveHealth Online app.

* Appointments subject to availability of a therapist. Psychologists or therapists using LiveHealth Online cannot prescribe medications. Online counseling is not appropriate for all kinds of issues. If you are in crisis or have suicidal thoughts, it’s important that you seek help immediately. Please call 911 or 1-800-273-TALK (1-800-273-8255) for the National Suicide Prevention Lifeline or call your local emergency number.

LiveHealth Online does not offer emergency services.

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Your school has opted for a digital ID card. Your digital ID card is available on anthem.com or the Sydney Health mobile app when you register with your student ID number on or after your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. If you prefer to have a hard copy of your ID Card, you can call our Customer Service Department at 844-412-0752 and request a hard copy of your ID card on or after your plan effective date.

Call 844-545-1429 to speak to a registered nurse who can help you with health issues such as flu and cold symptoms and minor allergic reactions. Nurses can also help you:
- Find where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule screenings and exams.

Use anthem.com/find-care to find the right doctor or facility close to where you are.

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Understanding how your plan works and what your out-of-pocket costs will be can help you choose the best fit for your needs and budget. Here are details about your plan.

**Plan Overview**

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost if you use UTMC, UTP</th>
<th>Cost if you use an In-Network Provider</th>
<th>Cost if you use a Non-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Deductible</td>
<td>$0 per covered person</td>
<td>$1,500 per covered person</td>
<td>$3,000 per covered person</td>
</tr>
<tr>
<td>Out-Of-Pocket Max</td>
<td>$7,900 student / $15,800 family</td>
<td>$7,900 student / $15,800 family</td>
<td>$7,900 student / $15,800 family</td>
</tr>
<tr>
<td>Preventative care/ screening/ immunization</td>
<td>No charge</td>
<td>No charge</td>
<td>50% coinsurance after deductible is met</td>
</tr>
<tr>
<td>Primary Care visit to treat an injury or illness</td>
<td>30% coinsurance</td>
<td>$10 copay per visit; 40% coinsurance after deductible</td>
<td>$15 copay per visit; 50% coinsurance after deductible</td>
</tr>
<tr>
<td>Specialist care visit</td>
<td>30% coinsurance</td>
<td>$20 copay per visit; 40% coinsurance after deductible</td>
<td>$30 copay per visit; 50% coinsurance after deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>30% coinsurance</td>
<td>$30 copay per visit; 40% coinsurance after deductible</td>
<td>$45 copay per visit; 50% coinsurance after deductible</td>
</tr>
<tr>
<td>Emergency Room Facility Services - waived if admitted</td>
<td>$250 copay per visit</td>
<td>$250 copay per visit</td>
<td>Covered as In-Network</td>
</tr>
</tbody>
</table>

**Review your complete Summary of Benefits**

**22/23 University of Toledo Brochure**
Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue. Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.

Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2022-2023 school year

Use of benefits must be coordinated and approved by GeoBlue.

### International telemedicine services

**Global TeleMD™**  Confidential access to international doctors by phone or video call.

### Coverage outside of the U.S., excluding student’s home country.

**Medical expenses**  Maximum benefit up to $250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.

### Coverage worldwide, except within 100 miles of primary residence for U.S. students.

**Emergency medical evacuation**  Unlimited

**Repatriation of remains**  Unlimited

**Emergency family travel arrangements**  Maximum benefit up to $5,000 each coverage year

**Political emergency and natural disaster evacuation** (Available only when traveling outside the United States)  Covered 100% up to $100,000 each person. Subject to a combined $5,000,000 limit for each covered event for all people covered under the plan.

**Accidental death and dismemberment**  Maximum benefit up to $10,000 each coverage year

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1 GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. Coverage is not available in all states. Some restrictions apply.

2 Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member’s health plan.

3 These medical expenses are limited and are subject to limitations and exclusions. See full certificate of insurance for a full description of services and coverage of what is and isn’t covered.

4 The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, an independent third-party, non-affiliated service provider. Crisis24 does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Crisis24 PEND or other Crisis24 services.
Designed with you in mind

Offering you healthy support and convenient benefits to help you stay focused on your education and your future.
Access help in your language

If you have questions about this document, you have the right to help and information in your language at no cost. To talk to an interpreter, call 855-330-1098.

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card. (TTY/TDD: 711)

Arabic

If you have questions about this document, you have the right to help and information in your language at no cost. To talk to an interpreter, call 855-330-1098.

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It is important we treat you fairly

That is why we follow federal civil rights laws in our health programs and activities. We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language is not English, we offer free language assistance services through interpreters and other written languages. If you are interested in these services, call the Customer Service number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building, Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.
If you have questions, we’re here to help.

Call 844-412-0752 or visit us at studentsatanthem.com.