

# Your 2020-2021 plan overview



## Who's eligible

- All domestic students taking 6 or more credit hours and all international students taking 1 or more credit hours will automatically be enrolled on the plan unless proof of comparable coverage is provided.
- Degree seeking domestic students taking less than 6 credit hours are eligible to enroll on the plan.
- Students enrolled on the plan are also able to enroll their eligible dependents.

## ID cards

- You will receive an email from Anthem Student Advantage once your ID cards are ready for download.
- After your plan effective date, you can call and request a hard copy ID card if needed.

## The University of Toledo Student Health Insurance Plan

Here are highlights of your Anthem Student Advantage plan benefits, plus important dates and costs of coverage. For more information, please review the plan certificate.

### How to use your plan

- For the lowest out-of-pocket cost please visit:
  - The University Health Center on Main Campus
  - The University of Toledo Health Science Campus Student Health and Wellness Center
  - The University of Toledo Medical Center
  - The University of Toledo Pharmacy, or;
- Access an Anthem in-network provider at [www.anthem.com](http://www.anthem.com), or;
- For life-threatening or emergency situation, call 911 or go to your local hospital emergency center.

## Important contacts

**Benefit and claim questions:** 1-844-412-0752

**Find a doctor:** [www.anthem.com](http://www.anthem.com)

**Emergency travel services:** 1-833-511-4783

**Enrollment and eligibility:** 1-844-412-0752

## Coverage dates and cost<sup>1</sup>

Session	Student	Spouse/ Domestic Partner	Each Child	Two or More Dependents
Fall (8/11/2020 - 12/31/2020)	\$911	\$911	\$911	\$1,822
Spring/Summer (1/1/2021 - 8/10/2021)	\$1,413	\$1,413	\$1,413	\$2,826
Summer (5/17/2021 - 8/10/2021)	\$548	\$548	\$548	\$1,096

## What's covered<sup>1</sup>

Covered Services	Your cost if you use a University of Toledo provider/facility <sup>2</sup>	Your cost if you use an in-network provider	Your cost if you use an out-of-network provider
Deductible	\$0 per covered person	\$1,500 per covered person	\$3,000 per covered person
Coinsurance	30%	40%	50%
Out-of-pocket maximum	\$7,900 student/ \$15,800 family	\$7,900 student/ \$15,800 family	\$7,900 student/ \$15,800 family
Primary care doctor visits	30% coinsurance after deductible	\$10 copay, then 40% coinsurance after deductible	\$15 copay, then 50% coinsurance after deductible
Preventive care screenings & immunizations	No charge	No charge	50% coinsurance after deductible
Specialist care visits	30% coinsurance after deductible	\$20 copay, then 40% coinsurance after deductible	\$30 copay, then 50% coinsurance after deductible
Urgent care	30% coinsurance after deductible	\$30 copay, then 40% coinsurance after deductible	\$45 copay, then 50% coinsurance after deductible
Emergency services: Facility services	\$250 copay per visit (waived if admitted)	\$350 copay per visit (waived if admitted)	
Emergency services: Doctor and other services <i>Deductible does not apply</i>	30% coinsurance	40% coinsurance	
Prescription drugs <i>Deductible does not apply</i>	Tier 1: \$5 copay Tier 2: \$15 copay Tier 3: \$30 copay Tier 4: \$75 copay	Tier 1: \$10 copay and 40% coinsurance Tier 2: \$20 copay and 40% coinsurance Tier 3: \$40 copay and 40% coinsurance Tier 4: Not covered	Tier 1: \$15 copay and 50% coinsurance Tier 2: \$30 copay and 50% coinsurance Tier 3: \$60 copay and 50% coinsurance Tier 4: Not covered

<sup>1</sup> Subject to filing approval by the Ohio Department of insurance.

<sup>2</sup> University of Toledo providers and facilities include: The University Health Center on Main Campus; The University of Toledo Health Science Campus Student Health and Wellness Center; The University of Toledo Medical Center; or The University of Toledo Pharmacy.