

Your healthy future starts here

University of Missouri–St. Louis 2023/2024 student health plan highlights

As a student, you're engaging your body and mind every day. You need a health plan that supports you through it all. With your Anthem Student Advantage health plan, you can access the right care wherever and whenever you need it.

Using your Anthem Student Advantage health plan

When to expect your member ID card

Your school has opted for a digital ID card. Your digital ID card is available on **anthem.com** or the Sydneysm Health mobile app when you register with your student ID number on or after your plan start date. You can print a copy of your card or show it to your doctor from your smartphone.

If you would like a hard copy of your ID card, call Member Services at **833-332-0798** on or after your plan start date.

Where to go for care

- You can first seek services at UMSL Health, Counseling & Disability Access Services.
- Find a doctor in your plan's Blue Access Choice Network using the Sydney Health mobile app or **anthem.com/find-care/**.
- Have a virtual visit with a doctor or therapist using the Sydney Health mobile app or **anthem.com**.

For more plan information, go to [student.anthem.com /student/schools/umsl](https://student.anthem.com/student/schools/umsl) or scan this QR code with your phone's camera.



Who is eligible

- All registered undergraduate students taking 6 credit hours per semester, graduate students, and online degree-seeking students are eligible to enroll in the plan.
- Graduate students holding assistantships and students participating in internships or other practical training programs are also eligible to enroll in the plan.
- Covered students may also enroll their lawful spouse and/or dependent children up to the age of 26.

What it costs

Coverage dates and costs (Domestic rates) *

Session	Enrollment Deadline	Student	Student & Spouse	Student & Child(ren)	Student, Spouse & Child(ren)
Annual 8/15/23 – 8/14/24	9/6/23	\$4,577	\$9,154	\$9,154	\$13,731
Fall 8/15/23 – 1/14/24	9/6/23	\$1,913	\$3,826	\$3,826	\$5,739
Spring/Summer 1/15/24 – 8/14/24	2/7/24	\$2,664	\$5,328	\$5,328	\$7,992

*Rates and Benefits are pending Missouri Department of Insurance approval.

Benefits overview and cost of care

Student Health Referral: Get treated at the UMSL Health, Counseling & Disability Access Services first. If a referral is needed to an outside provider your deductible will be waived. You will still be responsible for any applicable copays and coinsurance.

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Yearly deductible	\$400 person	\$800 Person
Your share of the cost (coinsurance)	20%	50%
Out-of-pocket maximum	\$7,500 person / \$15,000 family	Unlimited person/Unlimited family
Primary care doctor visit	\$20 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Preventive care screening and vaccines	No charge	30% coinsurance after medical deductible is met
Specialist care visit	\$40 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Mental health visit	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Urgent Care	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Emergency room facility services	\$200 copay then 20% coinsurance after medical deductible is met	Covered as In-Network
Emergency room doctor and other services	20% coinsurance after medical deductible is met	Covered as In-Network
Prescription medicine Tier 1-3: Covers up to a 30 day supply (retail). Covers up to a 90 day supply (delivery). No coverage for nonformulary drugs. Tier 4: Covers up to a 30 day supply (retail and delivery). No coverage for nonformulary drugs.	Tier 1: \$15 (retail); \$30 (delivery) Tier 2: \$40 (retail); \$80 (delivery) Tier 3: \$65 (retail); \$130 (delivery) Tier 4: \$100 (retail); \$100 (delivery)	Tier 1: \$15 (retail); No delivery Tier 2: \$40 (retail); No delivery Tier 3: \$65 (retail); No delivery Tier 4: \$100 (retail); No delivery
Medical Coverage outside of the U.S. (excluding your home country)	No out-of-pocket expense up to a \$250,000 lifetime maximum	

We're here to help

Benefits and Claims

833-332-0798

Emergency travel

833-511-4763

Enrollment and eligibility

student.anthem.com/student/schools/umsl

Finding doctors and mental health professionals

Sydney Health app or anthem.com/find-care/