

**2023-2024**

# **Anthem Student Advantage**

Helping keep you at your personal best



## **Bowdoin College Student Health Insurance Plan**

[www.anthem.com/studentadvantage](http://www.anthem.com/studentadvantage)



### **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.anthem.com](http://www.anthem.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?

All students are automatically enrolled in Anthem Student Advantage unless proof of other adequate coverage is demonstrated through the student health insurance waiver process.

- All Domestic students
- All International Students
- Students on Study Abroad
- Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes.
- Anthem maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met.
- If and whenever Anthem discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.
- All students are required to actively enroll or waive coverage (if the student has other adequate coverage), please visit [www.gallagherstudent.com/Bowdoin](http://www.gallagherstudent.com/Bowdoin).

The following student groups are also eligible to enroll:

- Students on an approved or required leave or suspension who were enrolled in the Student Health Insurance Plan at Bowdoin College during the 2022-2023 academic year. Also, any first year student enrolled in the Student Health Insurance Plan for the 2023-2024 academic year and has withdrawn from College due to an approved medical leave.



### Coverage is available for dependents, too

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

Here is how it works:

- Enroll your dependents online at [www.gallagherstudent.com/bowdoin](http://www.gallagherstudent.com/bowdoin).



# Coverage periods and rates



## 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.

Period	Annual 8/15/23 - 8/14/24	Spring/Summer 1/1/24 - 8/14/24
Student Only	\$3,063.00	\$1,888.00
Spouse	\$3,063.00	\$1,888.00
One Child	\$3,063.00	\$1,888.00

The above rates include premiums for the plan and commissions and administrative fees.  
Rates are pending approval with the state and subject to change.  
If you withdraw from school or request cancellation of coverage within the first 31 days of the coverage effective date, you will not be covered under the Policy and the full premium will be refunded. After 31 days from the effective date of coverage, you will be covered for the full period for which you have enrolled and no refund of premium will be allowed.



## Dates to remember



### Open enrollment

- **Annual:**  
6/28/2023 - 8/14/2023
- **Spring/Summer:**  
12/20/23 - 1/26/2024



### Waiver deadlines

You can waive your Anthem Student Advantage if you have adequate coverage.

- **Annual:**  
6/28/2023 - 8/14/2023
- **Spring/Summer:**  
12/20/23 - 1/26/2024

If you have **questions about enrollment and waiver options**, visit [www.gallagherstudent.com/bowdoin](http://www.gallagherstudent.com/bowdoin) or call 1-800-391-9752.

# Keep in touch with your benefits information



## **Student Health Center**

3600 College Station

Peter Buck Center for Health and Fitness, 3rd Floor

1-207-725-3770

[healthservices@bowdoin.edu](mailto:healthservices@bowdoin.edu)

Monday-Friday, 8:30am-5:00pm except Tuesday, 10:30am-5:00pm



## **Claims and Coverage**

844-412-0752

Anthem Blue Cross Life and Health Insurance Company

P.O Box 105370

Atlanta, GA 30348-5370



## **Gallagher Student Health & Special Risk**

Eligibility, Waiver and Enrollment and Service Concerns

[www.gallagherstudent.com/bowdoin](http://www.gallagherstudent.com/bowdoin), click on 'Help Center'

# Keep in touch with your benefits information



## **Student Counseling Center**

32 College Street (the Herbert Ross Brown House)

1-207-725-3145

[www.Bowdoin.edu/counseling](http://www.Bowdoin.edu/counseling)

Monday through Friday, 8:30 a.m. – 5:00 p.m.

Services include but are not limited to: Individual counseling, Referrals, Programs, workshops, classes and retreats, Emergency on-call services, Psychiatric consultation, prescriptions, and monitoring.



# 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<sup>SM</sup> 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<sup>SM</sup> or Google Play<sup>TM</sup> 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 Bowdoin College website

Visit **student.anthem.com/student/schools/bowdoin** 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.

# Your plan details

## Anthem Blue Cross and Blue Shield

Student Health Insurance Plan:  
Bowdoin College

Your network:  
Blue Choice PPO

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

	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$100 person / \$200 family	\$250 person / \$500 family
Out-Of-Pocket Max	\$5,000 person / \$10,000 family	\$15,000 per person / \$30,000 per family
Preventative care/ screening/ immunization	No charge	30% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	\$20 copay per visit, deductible does not apply	30% coinsurance after deductible is met
Specialist care visit	\$20 copay per visit, deductible does not apply	30% coinsurance after deductible is met
Urgent Care	\$50 copay per visit, 0% coinsurance	\$50 copay per visit, 30% coinsurance after deductible is met
Emergency Room Facility Services - copay waived if admitted	\$100 copay per visit, 0% coinsurance	Covered as In-Network

[Review your complete Summary of Benefits.](#)

# Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue.<sup>1</sup> Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.



Visit [geobluestudents.com](https://geobluestudents.com) to learn more.

## Your GeoBlue benefits for the 2023-2024 school year

Use of benefits must be coordinated and approved by GeoBlue.

### International telemedicine services<sup>2</sup>

Global TeleMD™

Confidential access to international doctors by phone or video call.

### Coverage outside of the U.S., excluding students 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.<sup>3</sup>

### Coverage worldwide, except within 100 miles of primary residence for U.S. students. Coverage worldwide, excluding home country for international 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)<sup>4</sup>

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>>>



<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 **1-844-412-0752**.

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

تادخ مقرب لصلتا. أناجم لتغلب تدعاسل او تداول علما هذه ولع لوصول لئل قح  
تدعاسل لئل كب تصاخلا (TTY/TDD: 711) فيرعتل قاطب ولع دوجوملا واضعلا

## Armenian

Դուք իրավունք ունեք Ձեր լեզվով անվճար ստանալ այս տեղեկատվությունը և ցանկացած օգնություն: Օգնություն ստանալու համար զանգահարեք Անդամների սպասարկման կենտրոն՝ Ձեր ID քարտի վրա նշված համարով: (TTY/TDD: 711)

## Chinese

您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

## French

Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

## Haitian

Ou gen dwa pou resevwa enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (TTY/TDD: 711)

## Italian

Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY/TDD: 711)

## Japanese

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY/TDD: 711)

## Korean

귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

## Navajo

Bee n1 ahoot'i' t'11 ni nizaad k'ehj7 n7k1 a'doowof t'11 j77k'e. Naaltsoos bee atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77 b44sh bee hane'7 bik11' 1aj8' hod77lnih. Naaltsoos bee atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77 b44sh bee hane'7 bik11' 1aj8' hod77lnih. (TTY/TDD: 711)

## Polish

Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY/TDD: 711)

## Punjabi

ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵਿੱਚ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਮਦਦ ਲਈ ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਉੱਤੇ ਮੈਂਬਰ ਸਰਵਿਸਿਜ਼ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

## Russian

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

## Spanish

Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

## Tagalog

May karapatan kayong makakuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

## Vietnamese

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

## 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 **1-844-412-0752** or visit us at  
**[student.anthem.com/student/schools/bowdoin](https://student.anthem.com/student/schools/bowdoin)**

**Anthem**   | **STUDENT ADVANTAGE**

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE<sup>SM</sup> Managed Care, Inc. (RIT), Healthy Alliance<sup>SM</sup> Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.