

2024-2025

# Anthem

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.

## What you need to know about Anthem Student Advantage



### 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).



### 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 8/15/24-8/14/25	Spring/Summer 1/1/25-8/14/25
Student Only	\$3,407.00	\$2,109.55
Spouse	\$3,407.00	\$2,109.55
One Child	\$3,407.00	\$2,109.55

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.





## Waiver deadlines



### Open enrollment

- Annual:  
6/26/2024-8/15/2024
- Spring/Summer:  
12/18/2024-1/24/2025



### Waiver deadlines

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

- Annual: 6/26/2024-8/15/2024
- Spring/Summer: 12/18/2024-1/24/2025



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 Services

3600 College Station  
Peter Buck Center for Health and Fitness, 3rd Floor  
1-207-725-3770  
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



## Benefits, eligibility and enrollment

Academic HealthPlans  
855-939-9719  
[www.gallagherstudent.com/bowdoin](http://www.gallagherstudent.com/bowdoin), click on 'Help Center'



## 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.



## General Information

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'

# Easy 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

- Information about your plan benefits and claims.
- Live chat to quickly find answers to your health plan questions and connect to a representative.
- Student support specialists through click-to-chat or by phone.
- The Find Care tool to search for doctors, hospitals, and other healthcare providers in your plan's network and compare costs.
- Virtual care that connects you to care from anywhere. A network of doctors is available virtually to provide care for chronic conditions, urgent matters, and behavioral health, as well as prescription management and doctor referrals.
- My Health Records, a single profile to view, download, and share information, such as health histories and electronic medical records, directly to your smartphone or computer.
- My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.
- Your member ID card. Your school has opted for a digital ID card that is available on **anthem.com** or the Sydney Health app when you register with your student ID number on or after your plan effective date. Show your ID card to your doctor from your smartphone or print a copy of your card anytime. If you prefer to have a hard copy, call our Customer Service Department at 844-412-0752 to request it on or after your plan effective date.

### Access the Sydney Health app

Download the Sydney Health app today.



## Find care

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



## 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.



## 24/7 NurseLine

Call the number on the back of your ID card **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:

- Decide where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule routine screenings and exams



## Anthem Student Advantage Bowdoin College website

Visit **anthem.com/student/schools/bowdoin** to see your health plan information, including benefits, claims, and covered medicines.

You can also find emotional well-being resources here. Your emotional well-being is an important part of your overall health. Emotional well-being resources, administered by Learn to Live, can help you identify the thoughts and behavior patterns that affect your emotional well-being — and work through them with online programs and personalized coaching. Learn effective ways to manage stress, depression, anxiety, and sleep issues.

To access these resources, visit **anthem.com**.

\* 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 800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services



# Your plan details

## Anthem Blue Cross and Blue Shield

Student Health Insurance Plan:  
Bowdoin College

Your network:

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.](#)



## Medical Evacuation and Repatriation Services


OFFERED IN COORDINATION WITH  
BLUE CROSS BLUE SHIELD

Your institution provides you access to Medical Evacuation and Repatriation Companion services from GeoBlue®.

Program Name: **Anthem MERE Companion**  
**Bowdoin College**

GeoBlue's 24/7/365 Global Service Center is here to support members experiencing medical emergencies. GeoBlue coordinates emergency services with our strategic resources located around the world. Members in need of life-saving medical intervention are treated at the nearest appropriate medical facility.

### What should I do in the event of a medical emergency?

 **Go immediately to the nearest physician or hospital and then contact us.**

- Call collect: **+1-833-511-4763**
- GeoBlue's medical assistance team will contact your treating physician and closely monitor your case to determine if a medical evacuation is necessary

### When you call GeoBlue, please be prepared to provide the following information:

- The insured person's name
- The ID number located on the front of your Blue Cross Blue Shield Medical ID card
- The program name as listed above and school name
- Detailed information regarding the nature of the emergency
- If applicable, the name and contact details for the treating physician and/or hospital
- The insured person's specific location in the country. Utilize a GPS if available

## Benefits


Use of benefits must be coordinated and approved by GeoBlue

Emergency Medical Evacuation	Actual Cost of the Evacuation & Repatriation
Repatriation of Remains	Actual Cost of the Repatriation of Mortal Remains
Emergency Family Travel Arrangements	Maximum Benefit up to \$5,000 per Coverage Year
Accidental Death & Dismemberment	Maximum Benefit up to \$10,000 per Covered Person
Emergency Family Reunion Arrangement	Maximum Benefit up to \$1,500 per Covered Year

**TAKE A SCREENSHOT OF THE CARD OR CUT IT OUT TO KEEP WITH YOU AT ALL TIMES.**

**PROGRAM NAME:** Anthem MERE Companion  
Bowdoin College

**GEOBLUE MEDICAL EVACUATION AND REPATRIATION SERVICES**

 **Go immediately to the nearest physician or hospital and then contact GeoBlue at +1-833-511-4763**

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- The program name as listed above and school name
- Detailed information regarding the nature of the emergency
- If applicable, the name and contact details for the treating physician and/or hospital
- The insured person's specific location in the country. Utilize a GPS if available

**GeoBlue** 

If you need medical or travel assistance, regardless of the nature or severity of your situation, please contact GeoBlue 24/7/365

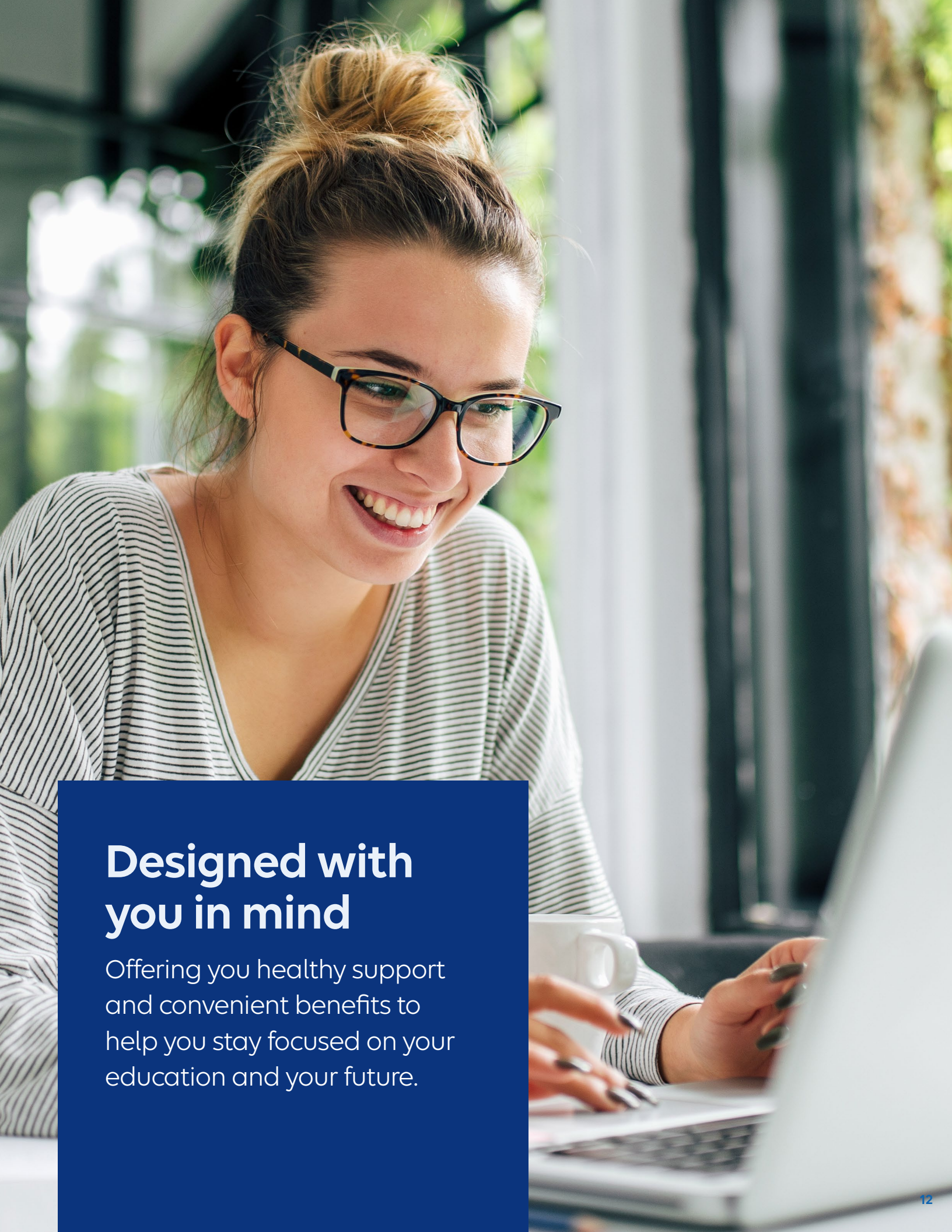
Call Collect  
+1-833-511-4763



**Reach out to your program administrator for further details and to review your certificate of coverage.**

*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 in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. This coverage is offered to the members of the Global Citizens Association, Washington, D.C.*





## 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

شادخ مجرب لصرتا. أناجم لتغلب تدعاسجلا و نتاوجل علما هذه ولع لوصول لال قحى  
تدعاسجلل كعب تصاخلا (TTY/TDD: 711) فيرعتلا تقاطب ولع دوجوملا ءاضعلا

## 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 resewva 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, DC. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-697) 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)**



**Bowdoin**

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. 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® Managed Care, Inc. (RIT), Healthy Alliance® 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 Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.