

2022-2023



Colorado School of Mines Student Health Insurance Plan

www.anthem.com/studentadvantage

Anthem Student Advantage

Keeping you at your personal best



Important notice

This is a brief description of your student health plan underwritten by Anthem Blue Cross and Blue Shield (Anthem). 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 anthem.com or csm.myahpcare.com.

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**Welcome
to Anthem
Student
Advantage**



As your new school year begins, it's important to understand your health care benefits and how they work. Your Anthem Student Advantage plan will help guide you through that process with information about who is eligible, what is covered, how much it costs, and the best ways to access care.

What you need to know about Anthem Student Advantage



Who is eligible?

- › Degree-seeking students, regardless of credit hours must purchase the Student Health Insurance Plan, unless they meet specific requirements to waive. Online only degree-seeking students are not eligible for the Student Health Insurance Plan.
- › All International Students (F and J visas), regardless of degree-seeking status, must purchase the Student Health Insurance Plan, unless they meet specific requirements to waive. This requirement applies to all International Students (excludes International Scholars who have been awarded research, teaching or faculty appointments). International students who have government, embassy or US-based company sponsorships may be able to complete a waiver to opt out of the SHIP. (International policies MUST have a United States claims address and contact phone number to be approved for a waiver).
- › Please view the complete brochure online at csm.myahpcare.com for full details of participation in the plan.

Coverage periods and rates



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

Costs and dates of coverage

The coverage provided with respect to the Covered Person shall terminate at 07/31/2023 at 11:59 p.m. standard time or the earliest of the following dates:

- The date the Policy terminates for all insured persons; or
- The end of the period of coverage for which premium has been paid; or
- The date an Insured Person ceases to be eligible for the insurance; or
- The date an Insured Person enters military service.

You must meet the eligibility requirements listed herein each time you pay a premium to continue insurance coverage.

Refunds of premium are allowed only upon entry into the Armed Forces, and the Company receives proof of active duty.

The SHIP does not offer dependent coverage.

Medical	Annual 8-1-22 through 7-31-23	Spring/Summer 1-1-23 through 7-31-23	Summer 5-15-23 through 7-31-23
Student	\$2,810	\$1,632	\$601

*The above rates include premiums for the plan and commissions and administrative fees.





Important dates for the coverage period



Open enrollment

September 7, 2022 deadline

› Annual

July 15, 2022 – September 7, 2022



Waiver deadlines

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

Annual

July 15, 2022 – September 7, 2022



If you have questions about enrollment and waiver options, email SHIP@mines.edu.

Keep in touch with your benefits information



Eligibility, enrollment, and waiver questions

Colorado School of Mines SHIP
ship@mines.edu
1-303-273-3388



Claims and coverage

1-833-332-0798
Anthem Blue Cross Life and Health
Insurance Company
PO Box 5747
Denver, CO 80217



Student Health Center

Coulter Student Health Center
W. Lloyd Wright Wellness Center
1770 Elm St.
Golden, CO 80401
1-303-273-3381
FAX 1-303-273-3623
shc@mines.edu

Monday-Friday: 8 am – noon
and 1 pm – 4:45 pm
Please call to schedule an
appointment.

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 Health¹ app through Anthem Student Advantage, you have instant access to:

- › Your member ID card.
- › The Find a Doctor tool.
- › More 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 StoreSM or Google PlayTM and search for the Sydney Health app to download it today.



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.² To use, go to your Sydney Health app or livehealthonline.com. You can also download the free LiveHealth Online app to sign up.



24/7 NurseLine

Call **1-844-545-1429** to speak to a registered nurse who can help you with health issues like fever, allergy relief, cold and flu symptoms and where to go for care. Nurses can also help you enroll in health management programs if you have specific health conditions, remind you about scheduling important screenings and exams, and more.



Provider finder

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



Anthem Student Advantage Colorado School of Mines website

Visit student.anthem.com/student/schools/csms or csm.myahpcare.com to see your health plan information, including providers, benefits, claims, covered drugs and more.

¹ Sydney Health is a service mark of CareMarket, Inc.

² 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 problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (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.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.



Your summary of benefits

Anthem Blue Cross
and Blue Shield

Student Health Insurance Plan:
Colorado School of Mines

Your network:
PPO



This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC) will prevail. Plan benefits are pending approval with the state and subject to change.

Medical

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible		
<i>When the Deductible applies, you must pay it before benefits begin.</i>	\$0 student	\$1,000 student
Out-of-Pocket Limit		
<i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period.</i>	\$2,000 student	\$4,000 student
Preventive care/screening/immunization		
<i>In-network preventive care is not subject to deductible, if your plan has a deductible. Out-of-Network preventive care services for children prior to their 6th birthday have no deductible.</i>	No charge	40% coinsurance after deductible is met
Doctor Home and Office Services		
Primary Care Office Visit to treat an injury or illness	\$25 copay per visit	\$25 copay per visit 40% coinsurance deductible does not apply
Specialist Care Office Visit	\$25 copay per visit	\$25 copay per visit 40% coinsurance deductible does not apply
Prenatal and Post-natal Care	20% coinsurance	40% coinsurance after deductible is met
Other Practitioner Visits:		
Retail Health Clinic	\$25 copay per visit	40% coinsurance after deductible is met
Online Visit <i>Live Health Online is the preferred telehealth solutions (www.livehealthonline.com)</i>	\$25 copay per visit	40% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Chiropractic Services	20% coinsurance	40% coinsurance after deductible is met
Acupuncture	20% coinsurance	40% coinsurance after deductible is met
Other Services in an Office:		
Allergy Testing	20% coinsurance	40% coinsurance after deductible is met
Chemo/Radiation Therapy	20% coinsurance	40% coinsurance after deductible is met
Hemodialysis	20% coinsurance	40% coinsurance after deductible is met
Prescription Drugs <i>For the drugs itself dispensed in the office through infusion/injection.</i>	20% coinsurance	40% coinsurance after deductible is met
Diagnostic Services		
Lab:		
Office <i>Office Cost Share applies only when Freestanding/Reference Labs are not used.</i>	20% coinsurance	40% coinsurance after deductible is met
Freestanding Lab/Reference Lab	20% coinsurance	40% coinsurance after deductible is met
Outpatient Hospital	20% coinsurance	40% coinsurance after deductible is met
X-Ray:		
Office	20% coinsurance	40% coinsurance after deductible is met
Freestanding Radiology Center	20% coinsurance	40% coinsurance after deductible is met
Outpatient Hospital	20% coinsurance	40% coinsurance after deductible is met
Advanced Diagnostic Imaging (for example, MRI/PET/CAT scans):		
Office	20% coinsurance	40% coinsurance after deductible is met
Freestanding Radiology Center	20% coinsurance	40% coinsurance after deductible is met
Outpatient Hospital	20% coinsurance	40% coinsurance after deductible is met
Emergency and Urgent Care		
Urgent Care (Office Setting)	\$35 copay per visit deductible does not apply	\$35 copay per visit deductible does not apply
Emergency Room Facility Services <i>Copay waived if admitted</i>	\$100 copay per visit and 20% coinsurance	Covered as In-Network

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Emergency Room Doctor and Other Services	20% coinsurance	Covered as In-Network
<p>Ambulance (Air and Water) For Emergency ambulance services from an Out-of-Network Provider you do not need to pay any more than you would have paid for services from an In-Network Provider. Important Note: Air ambulance services for non-Emergency Hospital to Hospital transfers must be approved through Precertification. Please see the section “How to Access Your Services and Obtain Approval of Benefits” in the Policy for details.</p>	0% coinsurance	Covered as In-Network
<p>Ambulance (Ground) For Emergency ambulance services from an Out-of-Network Provider you do not need to pay any more than you would have paid for services from an In-Network Provider. Important Note: All scheduled ground ambulance services for non-Emergency transfers, except transfers from one acute Facility to another, must be approved through Precertification. Please see the section “How to Access Your Services and Obtain Approval of Benefits” in the Policy for details.</p>	0% coinsurance	Covered as In-Network
<p>Autism Services Includes Applied Behavioral Analysis Services</p> <p>The limits for physical, occupational, and speech therapy will not apply to children between age 3 and 6 with Autism Spectrum Disorders, if part of a Student’s Autism Treatment Plan, and determined Medically Necessary by Us.</p>	20% coinsurance	40% coinsurance after deductible is met
Outpatient Mental Health and Substance Use Disorder		
Doctor Office Visit	\$25 copay per visit	40% coinsurance deductible does not apply
Facility visit:		
Facility Fees	20% coinsurance	40% coinsurance after deductible is met
Doctor Services	20% coinsurance	40% coinsurance after deductible is met
Outpatient Surgery		
Facility fees:		
Hospital	20% coinsurance	40% coinsurance after deductible is met
Freestanding Surgical Center	20% coinsurance	40% coinsurance after deductible is met
Doctor and Other Services:		
Hospital	20% coinsurance	40% coinsurance after deductible is met
Freestanding Surgical Center	20% coinsurance	40% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Hospital Stay (all Inpatient stays including Maternity, Mental and Substance Use Disorder):		
Facility fees (for example, room & board) <i>Coverage for Inpatient rehabilitation and skilled nursing services combined In-Network Providers and Out-of-Network Providers combined is limited to 60 days per benefit year.</i>	\$250 copay 20% coinsurance	40% coinsurance deductible does not apply
Hospital Intensive Care Unit Expense <i>In lieu of normal Hospital Room & Board Expenses</i>	20% coinsurance	40% coinsurance deductible does not apply
Doctor and other services	20% coinsurance	40% coinsurance deductible does not apply
Recovery & Rehabilitation		
Home Care Visits <i>Coverage for In-Network Providers and Out-of-Network Providers up to 28 hours per week. Visit limit does not apply to Physical, Occupational or Speech Therapy when performed as part of Home Health.</i>	20% coinsurance	40% coinsurance after deductible is met
Rehabilitation services (for example, physical/speech/occupational therapy):		
Office <i>Coverage for Occupational Therapy is limited to 20 visits per benefit period, Physical Therapy is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings.</i>	20% coinsurance	40% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Occupational Therapy is limited to 20 visits per benefit period, Physical Therapy is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings.</i>	20% coinsurance	40% coinsurance after deductible is met
Habilitation services (for example, physical/speech/occupational therapy):		
Office <i>Coverage for Occupational Therapy is limited to 20 visits per benefit period, Physical Therapy is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings.</i>	20% coinsurance	40% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Occupational Therapy is limited to 20 visits per benefit period, Physical Therapy is limited to 20 visits per benefit period and Speech Therapy is limited to 20 visits per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings.</i>	20% coinsurance	40% coinsurance after deductible is met
Cardiac rehabilitation		
Office	20% coinsurance	40% coinsurance after deductible is met
Outpatient Hospital	20% coinsurance	40% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Skilled Nursing Care (in a facility) <i>Coverage for Inpatient rehabilitation and skilled nursing services combined In- Network Providers and Out-of-Network Providers combined is limited to 100 days per benefit period.</i>	20% coinsurance	40% coinsurance after deductible is met
Hospice	20% coinsurance	40% coinsurance after deductible is met
Durable Medical Equipment <i>Coverage for hearing aids services left ear is limited to 1 unit every 48 months and right ear is limited to 1 unit every 48 months for children 18 years of age or under. Coverage is limited to \$3,000 per hearing aid. Apply to In-Network Providers and Out-of-Network Providers combined.</i>	20% coinsurance	40% coinsurance after deductible is met
Prosthetic Devices <i>Coverage for wigs needed after cancer treatment In-Network Providers and Out-of-Network Providers combined is limited to 1 items per benefit period.</i>	20% coinsurance	40% coinsurance after deductible is met
Impacted Wisdom Teeth Removal <i>Covered as outpatient surgery (includes x-rays and sedation)</i>	20% coinsurance	40% coinsurance after deductible is met
Sports Accident Expense <i>Incurred as the result of the play or practice of Intercollegiate sports up to \$90,000 per Accident.</i>	10% coinsurance	30% coinsurance after deductible is met





Pharmacy

Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Pharmacy Deductible	Not applicable	Not applicable
Pharmacy Out of Pocket	Combined with medical out of pocket maximum	Not applicable
Prescription Drug Coverage <i>Traditional Open Drug List</i> <i>This product has a 90-day Retail Pharmacy Network available.</i> <i>A 90 day supply is available at most retail pharmacies.</i>		
Tier 1 - Typically Lower Cost Generic <i>Covers up to a 30 day supply (retail pharmacy).</i>	\$15 copay per Prescription (retail only).	Not covered
Tier 2 – Typically Preferred Brand <i>Covers up to a 30 day supply (retail pharmacy).</i>	\$30 copay per Prescription (retail only).	Not covered
Tier 3 - Typically Non-Preferred Brand <i>Covers up to a 30 day supply (retail pharmacy).</i>	\$60 copay per Prescription (retail only).	Not covered

Vision

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<p>This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for student's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.</p>		
Adult Vision (age 19 and older)		
Adult Vision Deductible	Not Applicable	Not Applicable
Vision exam	\$25 copay	30% coinsurance

Pediatric Vision and Dental benefit are available for students under the age of 19. For more information visit <https://student.anthem.com/student/schools/csms>.



Emergency travel assistance



As a participant in the student health plan, you have access to the emergency travel services and benefits when you are traveling over 100 miles from home or outside your home country.



To ensure you have immediate access to assistance if you experience a travel related crisis:

Academic HealthPlans has included Academic Emergency Services (AES) in your Student Health Insurance Plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis.

Academic Emergency Services Numbers

To contact Academic Emergency Services from the U.S or Canada, call:

1-855-873-3555

To contact Academic Emergency Services from outside the U.S. or Canada, dial the country access code followed by the collect number:

1-610-263-4660



Designed with you in mind

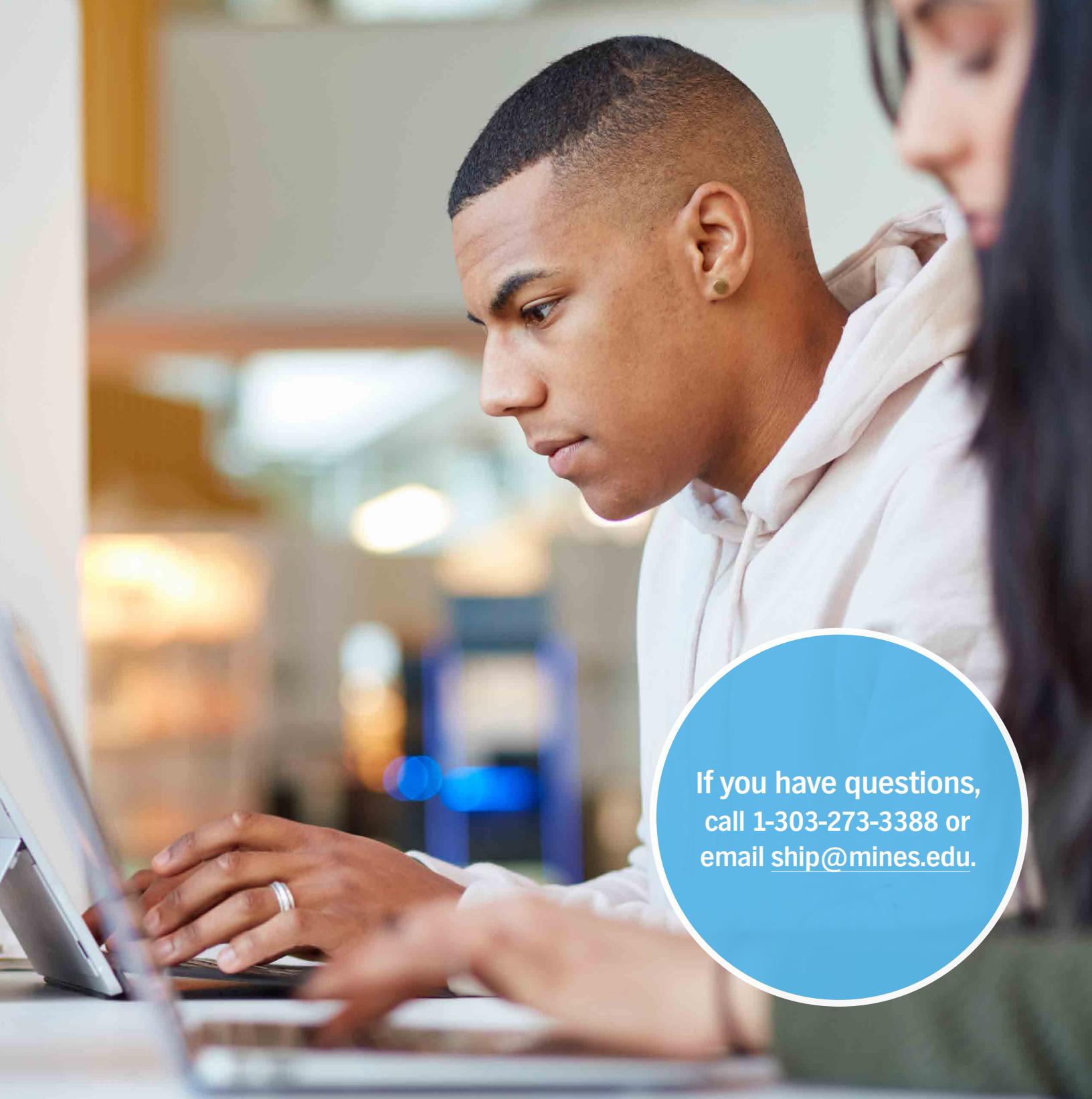
Offering you healthy support and easy-to-use benefits to help you stay focused on your education and your future.

Exclusions

Medical: In this section you will find a review of items that are not covered by your Plan. Excluded items will not be covered even if the service, supply, or equipment is Medically Necessary. This section is only meant to be an aid to point out certain items that may be misunderstood as Covered Services. This section is not meant to be a complete list of all the items that are excluded by your Plan. We will have the right to make the final decision about whether services or supplies are Medically Necessary and if they will be covered by your Plan.

Acts of War, Disasters, or Nuclear Accidents; Administrative Charges; Alternative / Complementary Medicine; Charges Over the Maximum Allowed Amount; Cosmetic Services; Court Ordered Testing; Custodial Care; Experimental or Investigational Services; Eyeglasses and Contact Lenses; Health Club Memberships and Fitness Services; Non-Medically Necessary Services; Nutritional or Dietary Supplements; Personal Care and Convenience Items; Private Duty Nursing; Stand-By Charges; Travel Costs; Vision Services; Weight Loss Programs.

Pharmacy: In addition to the above Exclusions, certain items are not covered under the Prescription Drug Retail or Home Delivery (Mail Order) Pharmacy benefit: Clinically-Equivalent Alternatives; Compound Drugs; Drugs Prescribed by Providers Lacking Qualifications/Registrations/Certifications; Drugs That Do Not Need a Prescription; Lost or Stolen Drugs; Non-approved Drugs; Nutritional or Dietary Supplements; Off label use; Over-the-Counter Items; Weight Loss Drugs.



If you have questions,
call 1-303-273-3388 or
email ship@mines.edu.

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