

2023-2024

Empire Student Advantage

Helping keep you at your personal best



Marist College Student Health Insurance Plan

student.empireblue.com/welcome



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An Anthem Company



Benefits at a glance

This is a brief description of your student health plan underwritten by Empire 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 student.empireblue.com/welcome.

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Welcome to Empire Student Advantage

As the 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 Empire Student Advantage plan, how much it costs, and the best way to access care.

Empire Student Advantage 101



Who is eligible?

You will automatically be enrolled in Empire Student Advantage if:

- All registered full-time Domestic Undergraduate students enrolled in 9 or more credit hours are required to have health insurance coverage, either through this Student Health Plan or through another individual or family plan. Eligible students will be automatically enrolled in and charged for the Student Health Plan coverage unless a waiver form is submitted by the waiver deadline date.
- All registered International students are required to have health insurance coverage. All international students are automatically enrolled in the Student Health Plan and charged for the coverage. International students do not have the option to waive coverage.

The following student groups are also eligible to enroll:

- All registered Domestic Graduate and Part-time Undergraduate students enrolled in at least



Coverage is available for dependents, too

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

Here is how it works:

- Eligible students may also insure their Dependents.
- Eligible Dependents are the student's spouse or Domestic Partner and dependent children under 26 years of age.
- See the "Who is Covered" section of the Certificate of Coverage for the specific requirements needed to meet the Domestic Partner eligibility.

Coverage periods and rates



Costs and dates of coverage, include Medical, Dental and Vision plans

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

Period	Annual 08/01/23 - 07/31/24	Spring 01/01/24 - 07/31/24
Student	\$2,197.00	\$1,278.00
Spouse	\$2,197.00	\$1,278.00
Child	\$2,197.00	\$1,278.00
2 or More Children	\$4,393.00	\$2,556.00

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.

The above rates include premiums for the plan and commissions, administrative fees and a prorated annual \$2.00 fee for Togetherall behavioral health benefits provided by Togetherall



Dates to remember



Waiver Deadline Dates/Voluntary and Dependent

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

- **Annual:** 9/15/2023
- **Spring:** 2/15/2024 (new students to the Spring)

If you have questions about enrollment and waiver options, visit www.mystudentmedical.com/ or call 1-800-734-9326.

Keep in touch with your benefits information



Student Health Center

3399 North Road
Room S352
Poughkeepsie, NY 12601
845-575-3270
Monday - Friday 8:30 am - 5:00 pm



Claims and Coverage

8844-412-0752
Anthem Blue Cross Life and Health Insurance Company
PO Box 105187
Atlanta, GA 30348-5187



Benefits, eligibility, and enrollment

The Allen J. Flood Companies, Inc.
1-800-734-9326
www.mystudentmedical.com/

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 **SydneySM Health** mobile app through Empire 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 **empireblue.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 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.* To sign up, go to the **Sydney Health** app or **livehealthonline.com**. You can also download the LiveHealth Online app.



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



Anthem Student Advantage Marist College website

Visit **student.empireblue.com/welcome** to see your health plan information, including benefits, claims, and covered medicines.

* 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

Empire BlueCross BlueShield

Student Health Insurance Plan:
Marist 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

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$100 person	\$200 person
Out-Of-Pocket Max	\$7,900 person / \$13,200 family	None / None
Preventative care/ screening/ immunization	No charge	20% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	10% coinsurance after deductible is met	20% coinsurance after deductible is met
Specialist care visit	10% coinsurance after deductible is met	20% coinsurance after deductible is met
Urgent Care	10% coinsurance after deductible is met	20% coinsurance after deductible is met
Emergency Room Facility Services - waived if admitted	\$100 copay per visit, 10% coinsurance after deductible is met	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.¹ Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.



Visit 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 services²

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.³

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)⁴

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>>

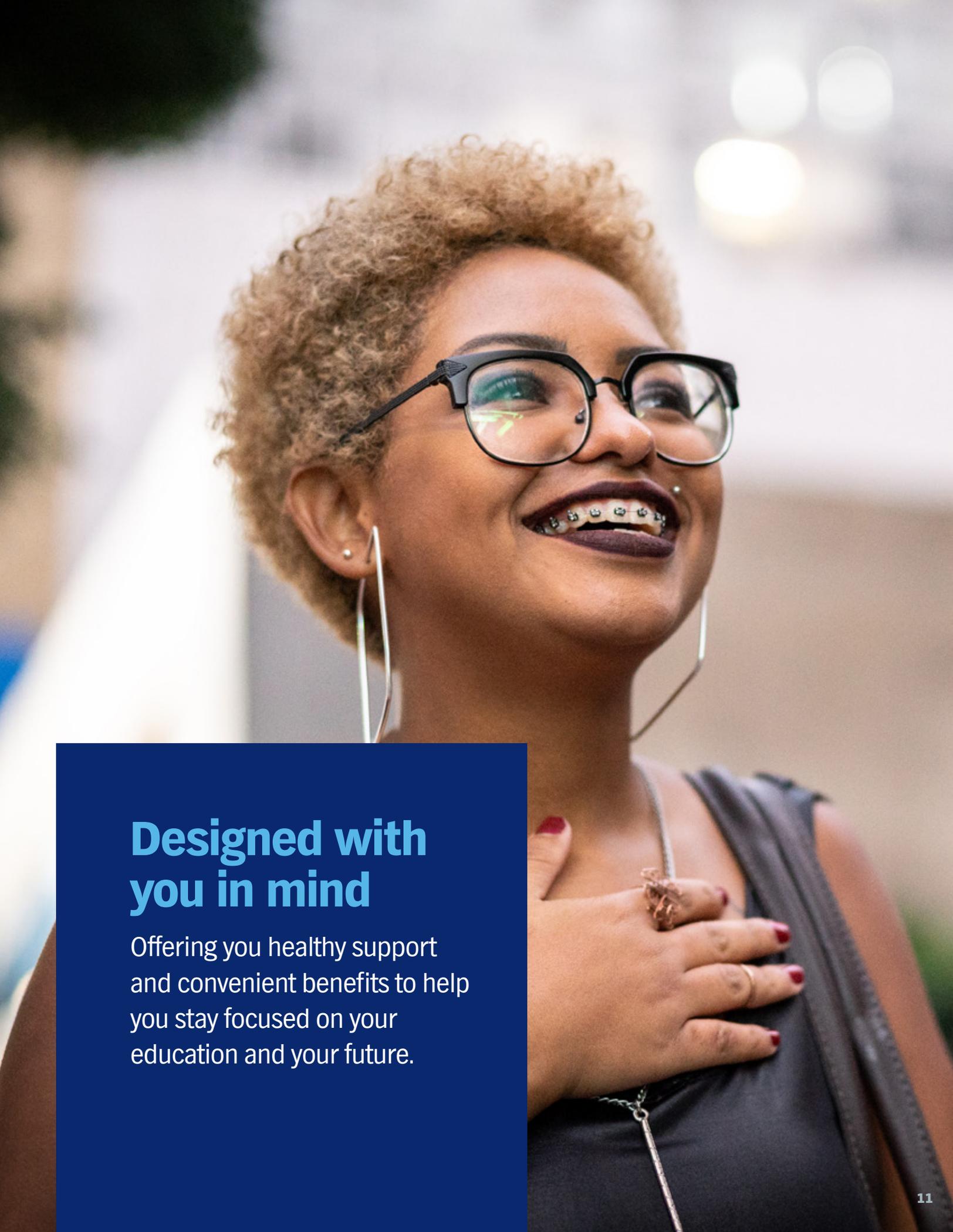


¹ GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. Coverage is not available in all states. Some restrictions apply.

² 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.

³ 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.

⁴ 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 **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 مقرب لصرتا. أناجم لتغلب تدعاسجلا او نتاوجل عملا هذه ولع لوصول لال قحبي تدعاسجلل كعب تصاخلا (TTY/TDD: 711) فحير عتلا 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 ná ahóót'i t'áá ni nizaad k'ehjí níká a'doowol t'áá jíik'e. Naaltsoos bee atah nílinígíí bee néého' dólzingo nanitínígíí béésh bee hane' í bikáá' áají' hodíílnih. (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 ਵੱਲੋਂ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵੱਲੋਂ 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 **844-412-0752** or visit us at
student.empireblue.com/welcome

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