



Your healthy future starts here

Mount St. Joseph University 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

Find answers to most of your questions at
<https://www.studentenroll.anthem.com/school/MSJ>.

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 **844-412-0752** on or after your plan start date.

Where to go for care

Go to your school's health center.

- Find a doctor in your plan's network using the Sydney Health mobile app or **anthem.com**.
- Have a virtual visit with a doctor or therapist using the Sydney Health mobile app or **anthem.com**.

Who is eligible

- All fulltime students are automatically enrolled unless proof of comparable coverage is furnished
- Compare your alternative health plan to ensure you will be covered for unexpected illness or injury
- If you waive, your other health insurance must meet Mount St. Joseph's waiver requirements

To waive, go to
<https://www.studentenroll.anthem.com/school/MSJ>
or scan this QR code with
your phone's camera.



What it costs

Coverage dates and semester payment

Session	Student only
Annual 8/15/23-8/14/24	\$2,270
Fall 8/15/23-1/15/24	\$955
Spring/Summer 1/16/24 – 8/14/24	\$1,315
Summer 5/12/24-8/14/24	\$589

*The above rates include premiums for the plan and commissions and administrative fees.
*Rates are pending approval with the state and subject to change, meaning rates could increase or decrease.

Benefit overview and costs of care

Covered services	Doctors in your plan's network	Doctors not in your plan's network
Yearly deductible	\$500 per student	\$500 per student
Your share of the cost (coinsurance)	20% coinsurance	50% coinsurance
Out-of-pocket maximum	\$7,150 per student	\$7,150 per student
Primary care doctor visit	\$35 copay per visit plus 20%	\$35 copay per visit plus 50%
Preventive care screenings and vaccines	No Charge	50% coinsurance
Specialist care visit	\$35 copay per visit plus 20%	\$35 copay per visit plus 50%
Mental health visit	\$35 copay per visit plus 20%	\$35 copay per visit plus 50%
Emergency services (hospital, doctor, lab, and imaging services)	\$250 copay per visit plus 20% coinsurance	Covered as In-Network
Prescription medicine	Retail/Home Delivery Tier 1: \$20/\$50 Tier 2: \$50/\$125 Tier 3: \$75/\$187.50	Retail only Tier 1: 50% coinsurance Tier 2: 50% coinsurance Tier 3: 50% coinsurance

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
- Emergency travel
- Finding doctors and mental health professionals
- 844-412-0752
- 833-511-4763
- Sydneysm Health app or [anthem.com](#)

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Cereon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

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](#). 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 and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.