

2023-2024

Anthem Student Advantage

Helping keep you at your personal best



Mount St. Joseph University Student Health Insurance Plan

student.anthem.com/welcome

Anthem  | STUDENT ADVANTAGE





Benefits at a glance

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](https://www.Anthem.com).

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Welcome to Anthem Student Advantage

As the new year begins, it's important to feel secure and confident with your healthcare. This booklet explains 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



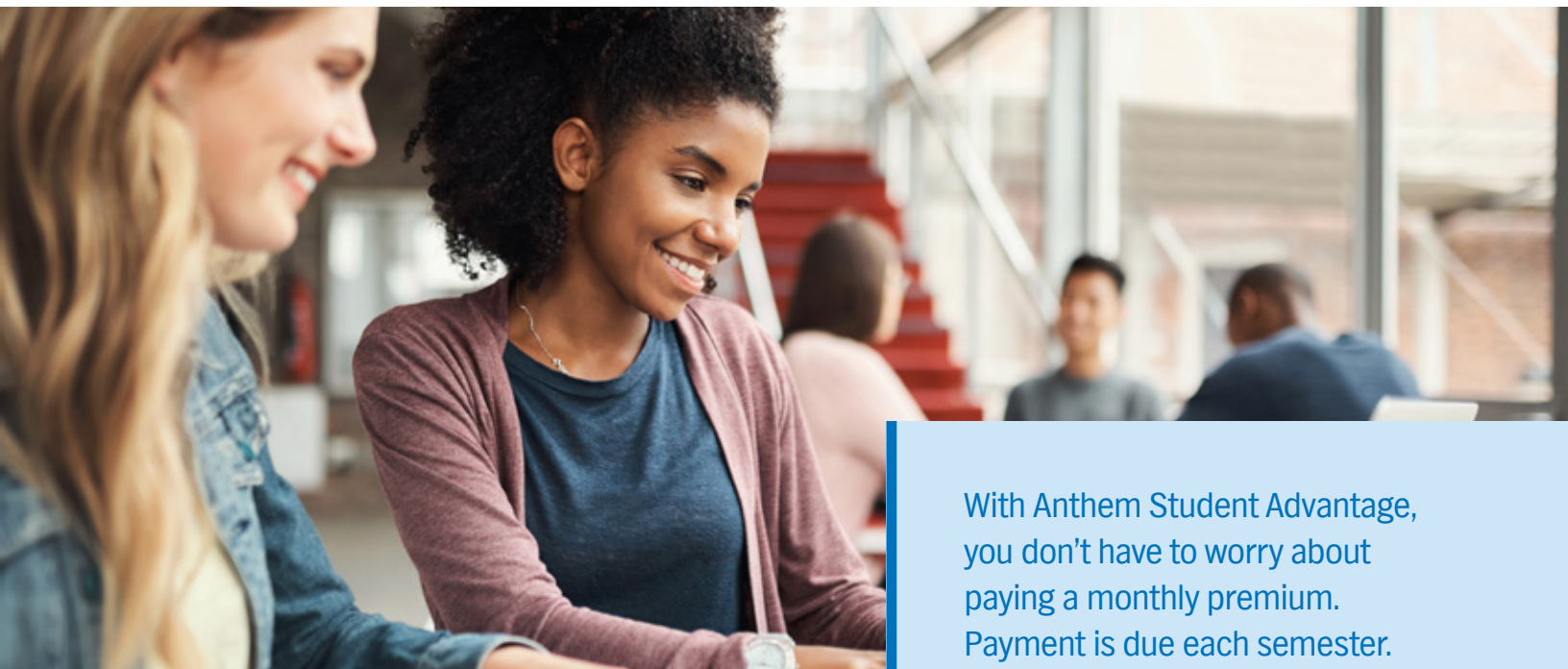
Who is eligible?

All Mount St. Joseph fulltime students taking courses are automatically enrolled in this insurance plan at registration unless proof of comparable coverage is furnished. Carefully compare your alternative health insurance with the Mount St. Joseph University Plan to ensure you will be adequately covered for an unexpected illness or injury. If you waive, your other health insurance must meet Mount St. Joseph University's waiver requirements. Mount St. Joseph University requires all students to maintain active health care insurance and meet the following requirements:

- My plan covers inpatient and outpatient medical and mental health care within 10 miles of campus, including routine, urgent and emergency care (emergency only coverage does not satisfy this requirement).
- My out-of-pocket expenses cannot exceed \$7,500 per policy year.
- My plan offers unlimited coverage per accident or illness.
- My plan provides coverage for preexisting conditions.
- My plan provides coverage for prescription drugs.
- My plan provides coverage throughout the entire academic year.
- My plan is provided by an insurance company based in the United States.
- I understand that I am legally responsible for all medical expenses I incur, and that Mount St. Joseph University will not be responsible for any of my medical expenses.

For the 2023/2024 academic year only, Mount students who secured health insurance through Campus Unity Benefits in the 2022/2023 academic year may waive this requirement until the expiration of their current Campus Unity Benefits plan

Coverage periods and rates



With Anthem Student Advantage, you don't have to worry about paying a monthly premium. Payment is due each semester.

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	Student Cost
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.



Dates to remember



Waiver deadlines

You can waive your Anthem Student Advantage if you have comparable coverage by the below:

- Annual: 9/15/2023
- New Incoming Spring Students: 2/16/2024
- New Incoming Summer Students: 6/12/2024

To waive coverage please visit: www.studentenroll.anthem.com/school/MSJ
For questions please call **844-412-0752**.

Keep in touch with your benefits information



Wellness Center Counseling and Health Services

Harrington Student Center

5701 Delhi Road, Cincinnati,
OH 45233-1670

513-244-4949

Wellness.Center@msj.edu

www.msj.edu/student-life/wellness-health-resources/index.html



Claims, benefits, eligibility and enrollment

844-412-0752

Anthem Blue Cross Blue Shield

PO Box 105187

Atlanta, GA 30348-5187

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 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](https://www.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.



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](https://www.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 [anthem.com/find-care](https://www.anthem.com/find-care) to find the right doctor or facility close to where you are.



Anthem Student Advantage Mount St. Joseph University

Visit [student.anthem.com/welcome](https://www.student.anthem.com/welcome) to see your health plan information, including benefits, claims, and covered medicines.

Emotional well-being resources — 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. You will learn effective ways to manage stress, depression, anxiety, and sleep issues.

To access these resources, visit [anthem.com](https://www.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.



Free, anonymous mental health support

Join Togetherall — an online community helping students like you stay well

“I feel that the support given by Togetherall is fantastic. You are not judged, and you can be yourself. Most of us are very good at hiding our feelings. This is the only place I have felt comfortable in expressing myself.”

— Togetherall user

93% of Togetherall users self-report an improvement in their well-being.*



Scan this code with your phone's camera or visit togetherall.com to register for free today.

Being a student comes with unique challenges. In addition to classes, you're navigating the world on your own for perhaps the first time, and that can be hard — even overwhelming. That's why Mount St. Joseph University has partnered with Togetherall, an online community where students can connect to offer and receive support, 24/7. Everything is anonymous so you can share openly about your mental health and how you're feeling. Licensed mental health practitioners monitor the community to ensure your safety and anonymity.

Use Togetherall to:



Share what's on your mind or ask for advice from the community. You can even start small groups or one-on-one chats.



Access free resources on topics like anxiety, depression, and stress. You can use what you learn to set goals and track your progress.



Take a self-assessment to better understand your mental health and the challenges you're facing.

If you'd like to speak to a mental health professional, use the SydneySM Health mobile app to search for providers in your plan's network.

* Togetherall member survey data. Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

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 of 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.

Your plan details

Anthem Blue Cross and Blue Shield

Student Health Insurance Plan:
Mount St. Joseph University SHIP

Your network:
Blue Access

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	\$500 per student	\$500 per student
Out-Of-Pocket Max	\$7,150 per student	\$7,150 per student
Preventative care/ screening/ immunization	No charge	50% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	\$35 copay per visit and 20% coinsurance deductible does not apply	\$35 copay per visit and 50% coinsurance deductible does not apply
Specialist care visit	\$35 copay per visit and 20% coinsurance deductible does not apply	\$35 copay per visit and 50% coinsurance deductible does not apply
Urgent Care	\$35 copay per visit and 20% coinsurance deductible does not apply	\$35 copay per visit and 50% coinsurance deductible does not apply
Emergency Room Facility Services - copay waived if admitted	\$250 copay per visit and 20% coinsurance deductible does not apply	Covered as In-Network

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

A photograph of two young women in a classroom. The woman on the left has dark, curly hair and is wearing a maroon cardigan over a blue t-shirt. The woman on the right has long blonde hair and is wearing a denim jacket over a light-colored top. They are both smiling and looking towards each other. The background is slightly blurred, showing other people and classroom elements.

Designed with you in mind

Offering you healthy support
and convenient benefits to help
you stay focused on your
education and your future.

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.

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 لوصحلا لكل قحي تدعاسجلل كتب 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 nílínígíí bee néého' dólzingo nanítínígíí 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.anthem.com/welcome.

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