

2025-2026

Anthem

Helping keep you at your personal best



Oberlin College and Conservatory

Student Health Insurance Plan

www.anthem.com/studentadvantage



OBERLIN
COLLEGE & CONSERVATORY



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**.

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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 full time students enrolled at Oberlin College are automatically enrolled in the Student Health Insurance Plan
- The premium cost is included on the tuition bill unless proof of comparable coverage is provided by the waiver deadline.
- All part-time and senior students completing their remaining credits to graduate and who have permission from the college are eligible to enroll in the Student Health Insurance Plan on a voluntary basis.
- To waive online, log onto **oberlin.myahpcare.com/waiver**.



Coverage is available for dependents, too.

Here is how it works:

- If you are covered by the Student Health Insurance Plan for Oberlin College and Conservatory University, you may also enroll your lawful spouse and/or dependent children under the age of 26.
- To enroll eligible dependent(s) of a covered student, please visit **oberlin.myahpcare.com** during the open enrollment period.

Coverage periods and rates



Costs and dates of coverage, include medical and dental plan

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

Medical	Annual 8/1/2025 through 7/31/2026	Spring/Summer 1/1/2026 through 7/31/2026
Student (tuition billed)	\$2,880.00	\$1,673.00
Spouse	\$2,880.00	\$1,673.00
One Child	\$2,880.00	\$1,673.00

The child rate is up to two children. The cost for two or more children will be two times the child rate.

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.



Dates to remember



Open Enrollment

- Annual: 6/2/2025 - 8/4/2025
- Spring/Summer: 12/4/2025 - 1/5/2026



Waiver deadlines

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

- Annual: 8/7/2025
- Spring/Summer: 1/7/2026



If you have questions about enrollment and waiver options, visit oberlin.myahpcare.com/waiver.

Keep in touch with your benefits information



Student Health Center

Oberlin Student Health Services

247 W. Lorain St.

Oberlin, OH 44074

1-440-775-8180

student.health@oberlin.edu

Monday-Friday: 8:30 a.m.-4:30 p.m.

Closed daily from 1-2 p.m. Closed Thursdays from 2-3 p.m.

Walk-in Hours

Monday-Friday: 11 a.m.-12:30 p.m.

Wednesdays: 9 a.m.-12:30 p.m. and 2p.m.-3:45 p.m.



Claims and Coverage

1-844-412-0752

Anthem Blue Cross Life and Health Insurance Company

PO Box 105187

Atlanta GA 30348-5187



Benefits, eligibility and enrollment

Academic HealthPlans

oberlin.myahpcare.com

P.O. Box 1605

Colleyville, TX 76034

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 SydneySM Health mobile 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.* 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

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



Anthem Student Advantage Oberlin College and Conservatory website

Visit www.anthem.com/studentadvantage to see your health plan information, including providers, benefits, claims, covered drugs and more.

* 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:
Oberlin College and Conservatory

Your network:
Blue Access

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.

Plan Overview

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible		
The deductible is waived at Mercy Medical Center.	\$500 student person	\$1,000 student person
Out-of-Pocket Limit		
When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period.	\$9,000 person / \$17,100 family	\$9,000 person / \$17,100 family
Preventive care/screening/immunization		
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.	No charge	50% coinsurance deductible does not apply
Doctor Home and Office Services		
Primary Care Office Visit to treat an injury or illness	\$20 copay per visit deductible does not apply	50% coinsurance after deductible is met
Specialist Care Office Visit	\$20 copay per visit deductible does not apply	50% coinsurance after deductible is met
Emergency and Urgent Care		
Urgent Care (Office Setting)	\$50 copay per visit and 20% coinsurance deductible does not apply	Covered as In-Network
Emergency Room Facility Services Copay waived if admitted	\$200 copay per visit and 20% coinsurance	Covered as In-Network

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

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 Number

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 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

تادخ مقرب لصتا. إن اناجم لتغلب تدعاسل او تاجول عملا هذه ولع لوصحلا لكل قحي تدعاسل لكب تصاخلا (TTY/TDD: 711) فيرعتلا فقاطب 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 resevwa enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn ed. (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 ahooot'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, 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 1-844-412-0752 or visit us at
www.anthem.com/studentadvantage.**



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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.