

2023-2024

Anthem Student Advantage

Helping keep you at your personal best



Pace University - Domestic Student Health Insurance Plan

student.empireblue.com/student/schools/pace



A00293NYMENEBS Rev. 04/23

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 (Empire). If you would like more details about your coverage and costs, you can get the complete terms in the policy or plan document online at [empireblue.com](https://www.empireblue.com).

Table of contents

Welcome..... 4

Coverage periods and rates..... 6

Important contacts 8

Convenient access to care 9

Summary of benefits.....10

Benefits that go with you12

Access help in your language.....15



**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?

You will be required to participate in this plan on a hard waiver basis if:

- You are a full-time undergraduate student carrying 12 or more credits
- You are a full-time graduate students carrying 9 or more credits
- You are an enrolled full-time law student

The following student groups may participate on a voluntary basis:

- Part-time graduate, undergraduate and law students registered for 6 or more credit hours



Coverage is available for dependents, too.

If you're covered by Anthem Student Advantage through Pace University, you may enroll your lawful 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 Domestic Partner eligibility.

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 rates listed below include a prorated annual \$2.00 fee for Togetherall behavioral health benefits provided by Togetherall.

Gross Rates	Annual 8-15-2023 to 8-14-2024	Fall 8-15-2023 to 12-31-2023	Spring 1-1-2024 to 8-14-2024	Summer 1 5-30-2024 to 8-14-2024	Summer 2 7-13-2024 to 8-14-2024
Student	\$3,422.00	\$1,300.00	\$2,122.00	\$720.00	\$309.00
Spouse	\$3,422.00	\$1,300.00	\$2,122.00	\$720.00	\$309.00
Child	\$3,422.00	\$1,300.00	\$2,122.00	\$720.00	\$309.00
2 or More Children	\$6,844.00	\$2,599.00	\$4,245.00	\$1,440.00	\$617.00

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.



Dates to remember



Open enrollment

- Fall: 8/15/2023 – 9/22/2023
- Spring: 1/1/2024 – 2/9/2024
- Summer I: 5/31/2024 – 6/14/2024
- Summer II: 7/1/2024 – 7/15/2024



Waiver deadlines

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

- Fall: 9/22/2023
- Spring: 2/9/2024
- Summer I: 6/14/2024
- Summer II: 7/15/2024

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

New York Campus

1 Pace Plaza
6th Floor East
(**Take elevators from the 4th Floor East and transfer to elevators for 6th Floor East**)
New York, NY 10038
1-212-346-1600

Pleasantville Campus

Paton House – Ground Floor
861 Bedford Road
Pleasantville, NY 10570
1-914-773-3760

Hours of Operation:

9 a.m. to 5 p.m.
Closed between Christmas
and New Year's



Claims and coverage

1-844-412-0752
Anthem Blue Cross Life and
Health Insurance Company
P.O. Box 1407
Church Street Station
New York, NY 10008



Benefits, eligibility and enrollment

The Allen J. Flood Companies, Inc.
500 Mamaroneck Ave., Suite 402
Harrison, NY 10528
1-800-734-9326
www.mystudentmedical.com/



General information

The Allen J. Flood Companies, Inc.
500 Mamaroneck Ave., Suite 402
Harrison, NY 10528
1-800-734-9326

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 Health¹** 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.² To sign up, go to the **Sydney Health** app or livehealthonline.com. You can also download the LiveHealth Online app.



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, and remind you about scheduling important screenings and exams, and more.



Provider finder

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



Anthem Student Advantage Pace University website

Visit student.empireblue.com/student/schools/pace 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 plan details

Empire Blue Cross and Blue Shield

Student Health Insurance Plan:
Pace University

Your network:
BlueChoice Open Access POS

Student Health Center Benefits: No charge for covered medical expenses, the deductible is waived, and 100% of Usual and Reasonable Charge for Covered RX Expenses.

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.

Medical Plan Overview

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible		
When the Deductible applies, you must pay it before benefits begin. See the sections below to find out when the Deductible applies. Copayments and Coinsurance are separate from and do not apply to the Deductible.	\$100 student / None family	\$200 student / None family
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. See notes section for additional information regarding your out of pocket maximum.	\$7,900 student/ \$15,800 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.	Covered in full	30% coinsurance after deductible
Doctor Home and Office Services		
Primary Care Office Visit to treat an injury or illness	\$25 copay per visit 0% coinsurance not subject to deductible	30% coinsurance after deductible
Specialist Care Office Visit	\$25 copay per visit 0% coinsurance not subject to deductible	30% coinsurance after deductible

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Emergency and Urgent Care		
Urgent Care (Office Setting)	20% coinsurance after deductible	40% coinsurance after deductible
Emergency Room Facility Services	\$250 copay per visit 0% coinsurance after deductible	Covered as In- Network
Ambulance (Air and Ground)	20% coinsurance after deductible	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 Easily access international doctors by phone or video and use our 24/7 help center for emergency health questions. Anthem Student Advantage and GeoBlue provides the right support and services when you need them the most.



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

Coverage is based on medical plan benefits. You should refer to your existing health plan for full details of what's included and what is not.

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 **855-330-1098**.

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 بقرب لصرتا. أناجم لتغلب تدعاسجلا او نتاوجل عملا هذه ولع لوصول لال قحى 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 nílínígíí 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 **1-844-412-0752** or visit us at
student.empireblue.com/student/schools/pace.



An Anthem Company