

2023-2024

Anthem Student Advantage

Helping keep you at your personal best



Pepperdine University Student Health Insurance Plan

anthem.com/studentadvantageca



Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross. 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/ca or pepperdine.myahpcare.com.

Table of contents

Welcome..... 4

Coverage periods and rates..... 5

Important contacts 6

Convenient access to care 7

Your plan details..... 8

Access help in your language.....11



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?

IMPORTANT: Proof of Health Insurance is Required on the Malibu campus.

- All Pepperdine students are required to carry a health insurance plan. Those registered through the Malibu campus are eligible for the Student Health Insurance Plan to meet this requirement. All registered Malibu students will be automatically enrolled in the Pepperdine-sponsored Student Health Insurance Plan (SHIP) unless they choose to submit an online waiver of comparable insurance coverage.
 - Home study, correspondence, Internet and television (TV) courses do not fulfill the eligibility requirement of actively attending classes on campus.
 - Part time Straus Dispute Resolution students (less than 8 units) are also ineligible for SHIP.
 - Waivers must be submitted each academic year to avoid being charged the SHIP fee.
- Eligible students who involuntarily lose coverage under another group insurance plan are also eligible to purchase the SHIP within 30 days of loss of coverage. These students must provide proof that they have lost insurance through another group (certificate and letter of ineligibility) within 30 days of the qualifying event. The effective date would be the later of the date the student enrolls and pays the premium or the day after prior coverage ends.
 - To be eligible for the SHIP, students must actively attend classes for at least the first 31 days after the date for which coverage is purchased.



Coverage is available for dependents, too.

If you are covered by Anthem Student Advantage through Pepperdine University, you may enroll your lawful spouse, domestic partner or dependent children under the age of 26.

To enroll eligible dependent(s) of a covered student, please visit pepperdine.myahpcare.com.



Coverage periods and rates

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.

Seaver College Undergraduate Students

Period	Fall 8/15/2023 through 12/31/2023	Spring/Summer 1/1/2024 through 8/14/2024
Student	\$1,399	\$1,399
Spouse	\$1,399	\$1,399
Per child	\$1,399	\$1,399

Graduate and Law Students

Period	Fall 8/15/2023 through 12/31/2023	Spring/Summer 1/1/2024 through 8/14/2024
Student	\$2,117	\$2,117
Spouse	\$2,117	\$2,117
Per child	\$2,117	\$2,117

*The above rates include premiums for the plan and commissions and administrative fees.

*Rates are currently under regulatory review with the state and subject to change.

Keep in touch with your benefits information



Student Health Center

24255 Pacific Coast Highway;
Student Assistance Center (SAC)
Malibu, CA 90263
1-310-506-4316, option 3
community.pepperdine.edu/healthcenter/
Monday - Friday, 8:00am - 5:00pm



Student Counseling Center

24255 Pacific Coast Highway;
Student Assistance Center (SAC)
Malibu, CA 90263
1-310-506-4210
community.pepperdine.edu/counselingcenter/
Monday - Friday, 8:00am - 5:00pm



Claims and coverage

1-855-296-0864
Anthem Blue Cross Life and Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007



Eligibility, enrollment, and waiver questions

Academic HealthPlans
pepperdine.myahpcare.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 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.



PEP-RN 24/7 NurseLine

Call **1-800-413-0848** 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 www.anthem.com/ca/find-doctor/ to find the right doctor or facility close to where you are.



Anthem Student Advantage Pepperdine University website

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



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 free LiveHealth Online app to sign up.

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

Anthem Blue Cross

Student Health Insurance Plan:
Pepperdine University

Your network:
Prudent Buyer PPO

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.

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	\$150 per member/ \$450 per family	\$150 per member/ \$450 per family
Out-of-Pocket Max	\$5,350 per member/ \$10,700 per family	\$20,000 per member/ \$40,000 per family
Preventive care/screening/immunization	No charge	40% coinsurance
Primary Care Office Visit to treat an injury or illness	\$30 copay per visit, deductible does not apply	40% coinsurance
Specialist Care Office Visit	\$30 copay per visit, deductible does not apply	40% coinsurance
Emergency Room Facility Services - copay waived if admitted	\$100 copay per admission and then 20% coinsurance	\$100 copay per admission and then 20% coinsurance
Urgent Care (Office Setting)	\$30 copay per visit, deductible does not apply	40% coinsurance

[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.



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 **1-855-296-0864**.

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 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

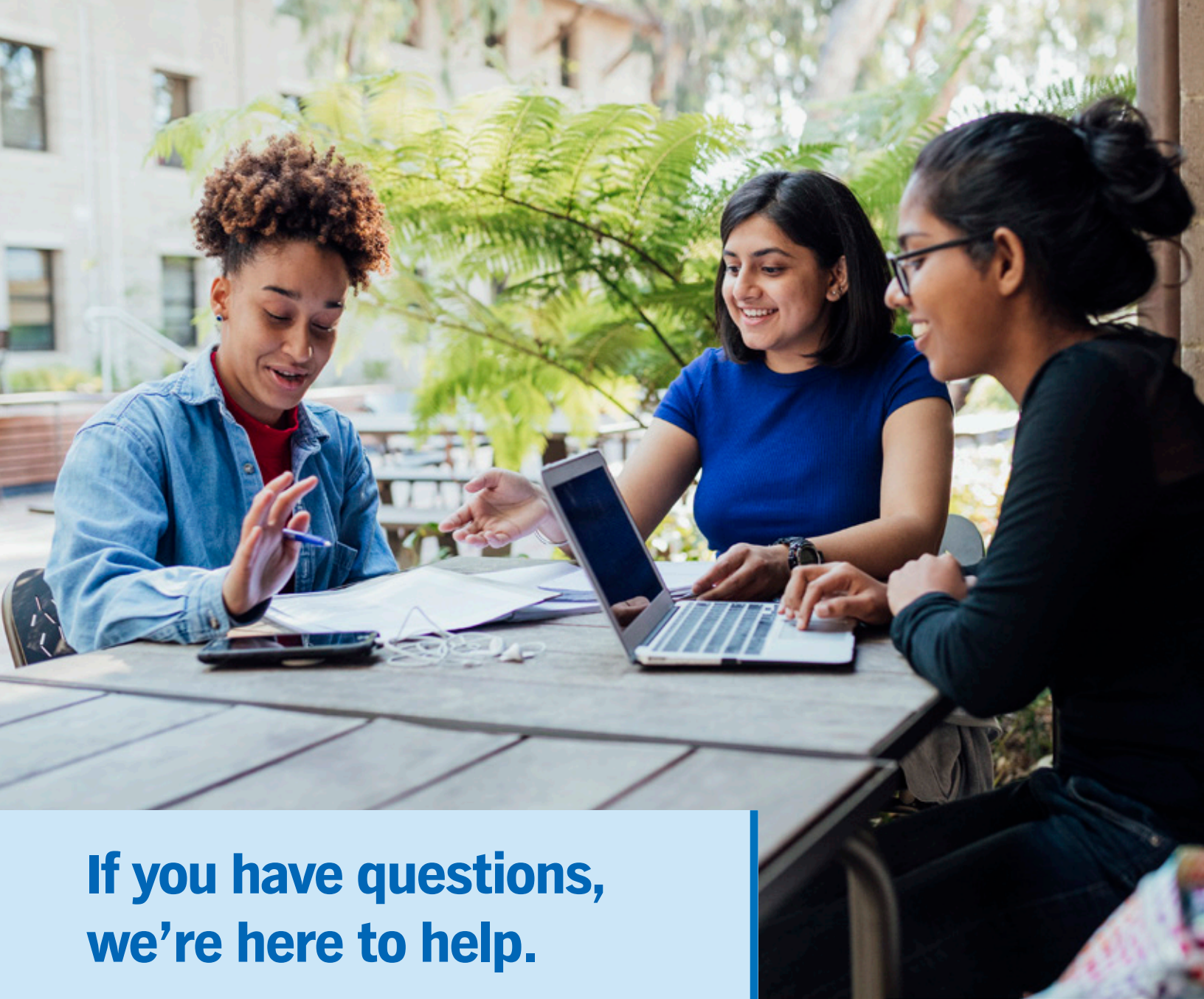
May karapatan kayong makakuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

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 **1-855-296-0864** or visit us at
[anthem.com/studentadvantageca](https://www.anthem.com/studentadvantageca).

Anthem  | **STUDENT ADVANTAGE**