



Your healthy future starts here

Who is eligible

Domestic

- All enrolled in-person and online degree-seeking undergraduate students taking a minimum of 6 credit hours per semester are eligible to enroll in the plan.
- Enrolled graduate students, those holding assistantships, and students participating in internships or other practical training programs are also eligible to enroll in the plan. Please reach out to the school for further details.
- Covered students may also enroll their lawful spouse and/or dependent children up to the age of 26.

International

- Enrollment in this plan is mandatory and automatic for non-immigrant international students in F1 or J1 student status.
- All non-immigrant international students, scholars and Optional Practical Training/Academic Training (OPT) participants holding F or J visas are eligible for this coverage.
- Covered students may also enroll their lawful spouse and/or dependent children up to the age of 26.

University of Missouri–Science & Technology 2024/2025 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

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 **833-332-0798** on or after your plan start date.

Where to go for care

- You can first seek services at Student Health Services.
- Find a doctor in your plan's Blue Access Choice Network using the Sydney Health mobile app or **anthem.com/find-care/**.
- Have a virtual visit with a doctor or therapist using the Sydney Health mobile app or **anthem.com**.



For more plan information, go to **<https://student.anthem.com/student/schools/mst>** or scan this QR code with your phone's camera.

What it costs Coverage dates and costs

| | Annual | Fall | Spring/Summer |
|---|-------------------|-------------------|-------------------|
| Domestic dates | 8/15/24 – 8/14/25 | 8/15/24 – 1/14/25 | 1/15/25 – 8/14/25 |
| International dates | 8/1/24 - 7/31/25 | 8/1/24 – 12/31/24 | 1/1/25 – 7/31/25 |
| Enrollment Deadline | 9/6/24 | 9/6/24 | 2/7/25 |
| Student | \$2,654 | \$1,112 | \$1,542 |
| Student & Spouse | \$5,308 | \$2,224 | \$3,084 |
| Student & Child(ren) | \$5,308 | \$2,224 | \$3,084 |
| Student, Spouse & Child(ren) | \$7,962 | \$3,336 | \$4,626 |

Benefits overview and cost of care

Student Health Referral: Get treated at the Student Health Services first. If a referral is needed to an outside provider your deductible will be waived. You will still be responsible for any applicable copays and coinsurance.

| Covered Services | Cost if you use an In-Network Provider | Cost if you use an Out-of-Network Provider |
|--|---|---|
| Yearly deductible | \$400 person | \$800 person |
| Your share of the cost (coinsurance) | 20% | 50% |
| Out-of-pocket maximum | \$7,500 person / \$15,000 family | Unlimited person/Unlimited family |
| Primary care doctor visit | \$20 copay then 20% coinsurance after medical deductible is met | 50% coinsurance after medical deductible is met |
| Preventive care screening and vaccines | No charge | 30% coinsurance after medical deductible is met |
| Specialist care visit | \$40 copay then 20% coinsurance after medical deductible is met | 50% coinsurance after medical deductible is met |
| Mental health visit | 20% coinsurance after medical deductible is met | 50% coinsurance after medical deductible is met |
| Urgent care | 20% coinsurance after medical deductible is met | 50% coinsurance after medical deductible is met |
| Emergency room facility services | \$200 copay then 20% coinsurance after medical deductible is met | Covered as In-Network |
| Emergency room doctor and other services | 20% coinsurance after medical deductible is met | Covered as In-Network |
| Prescription medicine Tier 1-3: Covers up to a 30 day supply (retail). Covers up to a 90 day supply (delivery). No coverage for nonformulary drugs. Tier 4: Covers up to a 30 day supply (retail and delivery). No coverage for nonformulary drugs. | Tier 1: \$15 (retail); \$30 (delivery) Tier 2: \$40 (retail); \$80 (delivery) Tier 3: \$65 (retail); \$130 (delivery) Tier 4: \$100 (retail); \$100 (delivery) | Tier 1: \$15 (retail); No delivery Tier 2: \$40 (retail); No delivery Tier 3: \$65 (retail); No delivery Tier 4: \$100 (retail); No delivery |

Medical Coverage outside of the U.S. (excludes study abroad)

Your coverage travels with you! The information above applies to coverage domestically and internationally. Please call **800-810-2583** for coverage while traveling.

We're here to help

| | |
|--|---|
| Benefits and Claims | 833-332-0798 |
| Coverage while traveling | 800-810-2583 |
| Evacuation and Repatriation | 833-511-4763 |
| Enrollment and eligibility | https://student.anthem.com/student/schools/mst |
| Finding doctors and mental health professionals | Sydney Health app or anthem.com/find-care/ |