

Your 2021-2022 plan overview

If you have questions call 1-833-332-0798 or visit us at student.anthem.com/student/schools/umsl.



University of Missouri–St. Louis Student Health Insurance Plan - International

Here are highlights of your Anthem Student Advantage plan benefits, plus important dates and costs of coverage. For more information, please review the plan certificate.

Who's eligible

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



How to use your plan

- › You can first seek services at University Health, Counseling & Disability Access Services (HCDAS), or;
- › Access an Anthem in-network provider at anthem.com/find-care/, or;
- › For life-threatening or emergency situation, call 911 or go to your local hospital emergency center.



ID Cards

Keep your health care information within arm's reach with a digital ID card. Your digital ID card is available on anthem.com or the Sydney Health mobile app when you register with your student ID on your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. Your digital ID card is always available when you need it.

Coverage dates and cost (International Rates)

Session	Enrollment Deadline	Student	Student & Spouse	Student & Child(ren)	Student, Spouse & Child(ren)
Annual 8/1/2021 - 7/31/2022	9/6/2021	\$2,362	\$4,599	\$4,599	\$6,836
Fall 8/1/2021 - 12/31/2021	9/6/2021	\$990	\$1,928	\$1,928	\$2,866
Spring/Summer 1/1/2022 - 7/31/2022	2/7/2022	\$1,372	\$2,671	\$2,671	\$3,970

Rates and Benefits are pending Missouri Department of Insurance approval.

What's covered

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Deductible	\$400 per person	\$800 per person
Coinsurance	20%	50%
Out-of-pocket maximum	\$7,500 student / \$15,000 family	Unlimited student / Unlimited family
Primary care doctor visits	\$20 copay per visit; 20% coinsurance after deductible is met	50% coinsurance after deductible is met
Preventive care screenings & immunizations	No charge	30% coinsurance after deductible is met
Specialist care visits	\$40 copay per visit; 20% coinsurance after deductible is met	50% coinsurance after deductible is met
Urgent care	20% coinsurance after deductible is met	50% coinsurance after deductible is met
Emergency room facility services	\$200 copay per visit; 20% coinsurance after deductible is met	Covered as In-Network
Emergency room doctor and other services	20% coinsurance after deductible is met	Covered as In-Network
Prescription drugs Tiers 1-3: Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs. Tier 4: Covers up to a 30 day supply (retail pharmacy and home delivery program). No coverage for non-formulary drugs.	Tier 1: \$15 copay per prescription (retail only). \$30 copay per prescription (home delivery only). Tier 2: \$40 copay per prescription (retail only). \$80 copay per prescription (home delivery only). Tier 3: \$65 copay per prescription (retail only). \$130 copay per prescription (home delivery only). Tier 4: \$100 copay per prescription (retail only). \$100 copay per prescription (home delivery only).	Tier 1: \$15 copay per prescription (retail only). \$30 copay per prescription (home delivery only). Tier 2: \$40 copay per prescription (retail only). \$80 copay per prescription (home delivery only). Tier 3: \$65 copay per prescription (retail only). \$130 copay per prescription (home delivery only). Tier 4: \$100 copay per prescription (retail only). \$100 copay per prescription (home delivery only).



Important contacts

Customer Service	1-833-332-0798
Find a doctor.....	anthem.com/find-care/
Emergency travel services.....	1-833-511-4763
Anthem Student Advantage Website	student.anthem.com/welcome

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