



Your healthy future starts here

University of Missouri–St. Louis 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.

Who is eligible

- 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.

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 UMSL Health, Counseling & Disability Access 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/umsl> or scan this QR code with your phone's camera.

What it costs Coverage dates and costs

Domestic rates	Annual 8/15/24 – 8/14/25	Fall 8/15/24 – 1/14/25	Spring/Summer 1/15/25 – 8/14/25
Enrollment Deadline	9/6/24	9/6/24	2/7/25
Student	\$2,560	\$1,073	\$1,487
Student & Spouse	\$5,120	\$2,146	\$2,974
Student & Child(ren)	\$5,120	\$2,146	\$2,974
Student, Spouse & Child(ren)	\$7,680	\$3,219	\$4,461

Benefits overview and cost of care

Student Health Referral: Get treated at the UMSL Health, Counseling & Disability Access 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/umsl>

Finding doctors and mental health professionals

Sydney Health app or [anthem.com/find-care/](https://www.anthem.com/find-care/)