

2021-2022



## University of Toledo Student Health Insurance Plan

[www.anthem.com/studentadvantage](http://www.anthem.com/studentadvantage)

# Anthem Student Advantage

Keeping you at your personal best



### Important notice

This is a brief description of your student health plan underwritten by Anthem Blue Cross and Blue Shield (Anthem). 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](http://www.anthem.com).

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**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?

- › All domestic students taking 6 or more credit hours and all international students taking 1 or more credit hours will automatically be enrolled on the plan unless proof of comparable coverage is provided.
- › Degree seeking domestic students taking less than 6 credit hours are eligible to enroll on the plan.
- › Students enrolled on the plan are also able to enroll their eligible dependents.



### Coverage is available for dependents too

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

Here is how it works:

- › Log onto the myUT portal at [myut.utoledo.edu/](https://myut.utoledo.edu/)
- › In your toolkit, go to “My Registration Steps”
- › Choose the Student Health Insurance – Enroll or Waive link

# 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

Session	Fall 8/11/2021- 12/31/2021	Spring 1/1/2022- 8/10/2022	Summer 5/7/2021- 8/10/2021
Student	\$991	\$1,537	\$665
Spouse/ Domestic Partner	\$991	\$1,537	\$665
Each Child	\$991	\$1,537	\$665
Two or More Dependents	\$1,982	\$3,074	\$1,330

\*The above rates include premiums for the plan and commissions and administrative fees.  
\*Rates are pending approval with the state and subject to change.





## Important dates for the coverage period



### Waiver deadlines

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

- › Fall: 9/13/2021
- › Spring: 2/1/2022
- › Summer: 7/1/2022\*



If you have **questions about enrollment and waiver options**, please contact **800-437-6448** or visit [www.universityhealthplans.com/toledo](http://www.universityhealthplans.com/toledo).



# Keep in touch with your benefits information



## Student Health Center

Health Sciences Campus  
Ruppert Health Center, Room 0013  
3125 Transverse Dr.  
Toledo, OH 43614  
1-419-383-5000  
Fax: 1-419-383-2960

University of Toledo Main Campus  
1675 West Rocket Dr.  
Toledo, OH 43607  
1-419-530-3451  
Fax: 1-419-530-3499

Family Practice Center  
3333 Glendale Ave.  
Toledo, OH 43614  
1-419-383-5555  
Fax: 1-419-383-3113



## Student Counseling Center

1735 West Rocket Drive  
MS #512  
Toledo, OH 43606  
1-419-530-2426  
[www.utoledo.edu/studentaffairs/counseling/](http://www.utoledo.edu/studentaffairs/counseling/)

Monday through Friday  
8:15 a.m. to 5:00 p.m.

- › Screenings
- › Individual, couples, and group counseling, and psychotherapy
- › Psychoeducational workshops
- › Consultation with students, faculty/staff, and parents
- › Crisis intervention
- › Online screenings



## Claims and Coverage Benefits

1-844-412-0752  
Anthem Blue Cross Life and Health Insurance Company  
PO BOX 105187,  
ATLANTA, GA 30348-5187



## Eligibility and enrollment

University Health Plans  
1-800-437-6448  
[www.universityhealthplans.com/toledo](http://www.universityhealthplans.com/toledo)

# Easy 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 Sydney Health<sup>1</sup> 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 Store<sup>SM</sup> or Google Play<sup>TM</sup> 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.<sup>2</sup>

To use, go to your Sydney Health app or [www.livehealthonline.com](http://www.livehealthonline.com). You can also download the free LiveHealth Online app to sign up.



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



## Provider finder

Visit <https://www.anthem.com/find-care/> to find the right doctor or facility close to where you are.



## Anthem Student Advantage University of Toledo website

Visit [student.anthem.com/student/schools/utoledo](http://student.anthem.com/student/schools/utoledo) to see your health plan information, including providers, benefits, claims, covered drugs and more.

<sup>1</sup> Sydney Health is a service mark of CareMarket, Inc.

<sup>2</sup> 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 summary of benefits

Anthem Blue Cross and Blue Shield

Student health insurance Plan:  
University of Toledo

Your network:  
Blue Access 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

Covered Medical Benefits	Cost if you use UTMC, UTP	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Overall Deductible</b>			
See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.	\$0 per covered person	\$1,500 per covered person	\$3,000 per covered person
<b>Out-of-Pocket Limit</b>			
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	\$7,900 student / \$15,800 family	\$7,900 student / \$15,800 family
<b>Preventive care/screening/immunization</b>			
In-network preventive care is not subject to deductible, if your plan has a deductible. Immunizations for children prior to their 6th birthday have No Cost Share for In-Network and Out-of-Network Charges. This applies to childhood immunizations only, not other preventive care.	No charge	No charge	50% coinsurance after deductible is met
<b>Doctor Home and Office Services</b>			
<b>Primary Care Visit to treat an injury or illness.</b>	30% coinsurance	\$10 copay per visit then 40% coinsurance after deductible is met	\$15 copay per visit then 50% coinsurance after deductible is met
<b>Specialist Care Visit</b>	30% coinsurance	\$20 copay per visit then 40% coinsurance after deductible is met	\$30 copay per visit then 50% coinsurance after deductible is met
<b>Prenatal and Post-natal Care</b> In-Network preventive prenatal services are covered at 100%.	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Other Practitioner Visits:</b>			
Retail Health Clinic	30% coinsurance	\$20 copay per visit then 40% coinsurance after deductible is met	\$30 copay per visit then 50% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use UTMC, UTP	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
On-line Visit <i>Includes Mental/Behavioral Health and Substance Abuse Live Health Online is the preferred telehealth solution. (<a href="http://www.livehealthonline.com">www.livehealthonline.com</a>)</i>	30% coinsurance	\$10 copay per visit then 40% coinsurance after deductible is met	\$15 copay per visit then 50% coinsurance after deductible is met
Chiropractic Services <i>Coverage is unlimited per benefit period. Applies to In- Network and Out-of-Network. Does not include manipulation by a professional provider other than a chiropractor.</i>	30% coinsurance	40% coinsurance after deductible is met for first	50% coinsurance after deductible is met
Acupuncture	Not covered	Not covered	Not covered
<b>Other Services in an Office:</b>			
Allergy Testing	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Chemo/Radiation Therapy	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Hemodialysis	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Prescription Drugs <i>For the drug itself dispensed in the office through infusion/injection.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Diagnostic Services</b>			
<b>Lab:</b>			
Office <i>Office Cost Share applies only when Freestanding/ Reference Labs are not used.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Freestanding Lab/Reference Lab	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Outpatient Hospital	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>X-Ray:</b>			
Office	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Freestanding Radiology Center	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Outpatient Hospital	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Advanced Diagnostic Imaging (for example, MRI/PET/CAT scans):</b>			
Office	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Freestanding Radiology Center	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Outpatient Hospital	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use UTMC, UTP	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Emergency and Urgent Care</b>			
<b>Urgent Care</b>	30% coinsurance	\$30 copay per visit then 40% coinsurance after deductible is met	\$45 copay per visit then 50% coinsurance after deductible is met
<b>Emergency Room Facility Services</b> <i>Copay waived if admitted</i>	\$250 copay per visit	\$250 copay per visit	Covered as In-Network
<b>Emergency Room Doctor and Other Services</b>	30% coinsurance	30% coinsurance deductible does not apply	Covered as In-Network
<b>Emergency Ambulance (Air and Ground)</b>	30% coinsurance	30% coinsurance after deductible is met	Covered as In-Network
<b>Outpatient Mental/Behavioral Health and Substance Abuse</b>			
<b>Doctor Office Visit</b>	30% coinsurance	\$10 copay per visit then 40% coinsurance after deductible is met	\$15 copay per visit then 50% coinsurance after deductible is met
<b>Facility visit:</b>			
Facility Fees	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Doctor Services	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Outpatient Surgery Facility Fees:</b>			
Hospital	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Freestanding Surgical Center	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Doctor and Other Services:</b>			
Hospital	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Freestanding Surgical Center	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Hospital Stay (all inpatient stays including Maternity, Mental / Behavioral Health, and Substance Abuse)</b>			
<b>Facility fees (for example, room &amp; board)</b> <i>Physical Medicine, Rehab &amp; Skilled Nursing Facility limited to 150 days combined per benefit period.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Doctor and other services</b>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Recovery &amp; Rehabilitation</b>			
<b>Home Care Visits</b> <i>Coverage is limited to 100 visits per benefit period. Private Duty Nursing included with Home Health Care is limited to 90 visits per benefit period. Limit is combined In-Network and Out-of-Network. Benefit limit does not apply to Home Infusion Therapy. Limit does not apply to separate Physical or Occupational or Speech Therapy limits, when performed as part of Home Health.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use UTMC, UTP	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Rehabilitation services (for example, physical/speech/occupational therapy):</b>			
Office <i>Coverage for Occupational Rehabilitation services is unlimited per benefit period. Coverage for Physical Rehabilitation services is unlimited per benefit period. Limit is combined In- Network and Out-of-Network across all outpatient settings. Limit is combined across professional visits and outpatient facilities.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Occupational Rehabilitation services is unlimited per benefit period. Coverage for Physical Rehabilitation services is unlimited per benefit period. Limit is combined In- Network and Out-of-Network across all outpatient settings. Limit is combined across professional visits and outpatient facilities.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Habilitation services (for example, physical/speech/occupational therapy):</b>			
Office <i>Coverage for Occupational Habilitation services is unlimited per benefit period. Coverage for Physical Habilitative services is unlimited per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings. Limit is combined across professional visits and outpatient facilities.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Outpatient Hospital <i>Coverage for Occupational Habilitation services is unlimited per benefit period. Coverage for Physical Habilitative services is unlimited per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings. Limit is combined across professional visits and outpatient facilities.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Cardiac rehabilitation</b>			
Office <i>Coverage is limited to 36 visits per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
Outpatient Hospital <i>Coverage is limited to 36 visits per benefit period. Limit is combined In-Network and Out-of-Network across all outpatient settings.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Skilled Nursing Care (in a facility)</b> <i>Physical Medicine, Rehab &amp; Skilled Nursing Facility limited to 90 days combined per benefit period. Limit is combined In-Network and Out-of- Network.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Hospice</b>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Durable Medical Equipment</b>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met
<b>Prosthetic Devices</b> <i>Coverage for Wigs after cancer treatment is limited to one (1) per benefit period In-Network Providers and Out-of-Network Providers combined. Coverage for hearing aids services in each ear is limited to 1 unit every 36 months. Newborn hearing aids no limit. Limit is combined In-Network and Out-of-Network.</i>	30% coinsurance	40% coinsurance after deductible is met	50% coinsurance after deductible is met



## Pharmacy

Covered Prescription Drug Benefits	Cost if you use UTMC, UTP	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Pharmacy Deductible	Not applicable	Not applicable	Not applicable
Pharmacy Out of Pocket	Combined with medical out of pocket maximum	Combined with medical out of pocket maximum	Combined with medical out of pocket maximum
<b>Prescription Drug Coverage</b> <i>Traditional Open Drug List</i>			
<b>Tier 1 - Typically Generic</b> <i>Covers up to a 90 day supply (retail pharmacy). No coverage for non-formulary drugs.</i>	\$5 copay per prescription	\$10 copay per prescription and 40% coinsurance, deductible does not apply (retail)	\$15 copay per prescription and 50% coinsurance, deductible does not apply (retail)
<b>Tier 2 - Typically Preferred Brand</b> <i>Covers up to a 90 day supply (retail pharmacy). No coverage for non-formulary drugs.</i>	\$15 copay per prescription	\$20 copay per prescription and 40% coinsurance, deductible does not apply (retail)	\$30 copay per prescription and 50% coinsurance, deductible does not apply (retail)
<b>Tier 3 - Typically Non-Preferred Brand</b> <i>Covers up to a 90 day supply (retail pharmacy). No coverage for non-formulary drugs.</i>	\$30 copay per prescription	\$30 copay per prescription and 40% coinsurance, deductible does not apply (retail)	\$60 copay per prescription and 50% coinsurance, deductible does not apply (retail)
<b>Tier 4 - Typically Specialty (brand and generic)</b> <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 30 day supply (home delivery program). No coverage for non-formulary drugs.</i>	\$75 copay per prescription	Not covered	Not covered



## Pediatric Vision *Limited to covered persons under the age of 19.*

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
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This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for student's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.

Children's Vision Essential Health Benefits (up to age 19) <i>Limited to covered persons under the age of 19.</i>		
<b>Child Vision Deductible</b>	\$0	\$0
<b>Vision exam</b> <i>Coverage for In-Network Providers and Out-of-Network Providers is limited to 1 exam per benefit period.</i>	No charge	Reimbursed Up to \$30
<b>Frames</b> <i>Coverage for In-Network Providers and Out-of-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Reimbursed Up to \$45
<b>Lenses</b> <i>Coverage for In-Network Providers and Out-of-Network Providers is limited to 1 unit per benefit period.</i>		
<i>Single Vision lenses</i>	\$0 copay	\$0 copay (up to \$25)
<i>Bifocal lenses</i>	\$0 copay	\$0 copay (up to \$45)
<i>Trifocal lenses</i>	\$0 copay	\$0 copay (up to \$55)
<i>Lenticular lenses</i>	\$0 copay	\$0 copay (up to \$70)
<i>Progressive lenses (standard, premium, select, ultra)</i>	\$0 copay	\$0 copay (up to \$40)
<b>Elective contact lenses</b> <i>Coverage for In-Network Providers and Out-of-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Reimbursed Up to \$60
<b>Non-Elective Contact Lenses</b> <i>Coverage for In-Network Providers and Out-of-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Reimbursed Up to \$120
<b>Eyeglass Lens Enhancements</b> <i>Coverage for In-Network Providers and Out-of-Network Providers is limited to 1 unit per benefit period.</i>		
<i>Transitions Lenses</i>	No charge	No allowance when obtained out of network
<i>Standard polycarbonate</i>		
<i>Factory Scratch Coating</i>		
Adult Vision (age 19 and older)		
<b>Adult Vision Coverage</b>	\$0	\$0
<b>Vision exam</b> <i>Limited to certain vision screenings required by Federal law and covered under the "Preventive Care" benefit.</i>	See "Preventive Care" benefit	See "Preventive Care" benefit



**Pediatric Dental** *Limited to covered persons under the age of 19.*

Covered Dental Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<p>This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail. Only children's dental services count towards your out of pocket limit.</p>		
<p><b>Children's Dental Essential Health Benefits (up to age 19)</b>  <i>Limited to covered persons under the age of 19.</i></p>		
<p><b>Benefits Diagnostic and preventive</b>  <i>Includes cleanings, exams, x-rays, sealants, fluoride</i></p>	No charge	No charge
<p><b>Basic services</b>  <i>Includes fillings and simple extractions</i></p>	20% coinsurance after deductible is met	20% coinsurance after deductible is met
<p><b>Major services/Prosthodontic</b></p>	50% coinsurance after deductible is met	50% coinsurance after deductible is met
<p><b>Endodontic, Periodontics, Oral Surgery</b></p>	50% coinsurance after deductible is met	50% coinsurance after deductible is met
<p><b>Medically Necessary Orthodontia</b></p>	50% coinsurance after deductible is met	50% coinsurance after deductible is met
<p><b>Deductible</b></p>	Not applicable	Not applicable
<p><b>Adult Dental</b></p>	Not covered	Not covered

# Benefits that go with you



You can count on medical coverage anywhere worldwide with GeoBlue.<sup>1</sup> 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 <https://www.geobluestudents.com> to learn more.

## GeoBlue benefits for the 2021-2022 school year

*Use of benefits must be coordinated and approved by GeoBlue.*

### International telemedicine services<sup>2</sup>

Global TeleMD™ Confidential access to international doctors by telephone or video call.

### Coverage outside the U.S., excluding student’s home country.

Medical Expenses Maximum benefit up to \$250,000 per coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.<sup>3</sup>

### 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 per coverage year
Political emergency and natural disaster evacuation (Available only when traveling outside the United States) <sup>4</sup>	Covered 100% up to \$100,000 per person. Subject to a combined \$5,000,000 limit per any one covered event for all people covered under the plan.
Accidental death and dismemberment	Maximum benefit up to \$10,000 per 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 easy-to-use benefits to help you stay focused on your education and your future.

# Exclusions

The below exclusions apply. For a full list of exclusions please refer to the certificate of coverage.

We do not provide benefits for procedures, equipment, services, supplies or charges:

1. Which We determine are not Medically Necessary or do not meet Our medical policy, clinical coverage guidelines, or benefit policy guidelines.
2. Services you get from Providers that are not licensed by law to provide Covered Services as defined in this Booklet. Examples of non-Covered Providers include, but are not limited to, masseurs or masseuses (massage therapists), physical therapist technicians, and athletic trainers.
3. Which are Experimental/Investigative or related to such, whether incurred prior to, in connection with, or subsequent to the Experimental/Investigative service or supply, as determined by Us. The fact that a service is the only available treatment for a condition will not make it eligible for coverage if We deem it to be Experimental/Investigative.
4. For any condition, disease, defect, ailment, or injury arising out of and in the course of employment if benefits are available under any Workers' Compensation Act or other similar law. If Workers' Compensation Act benefits are not available to you, then this Exclusion does not apply. This exclusion applies if you receive the benefits in whole or in part. This exclusion also applies whether or not you claim the benefits or compensation. It also applies whether or not you recover from any third party.
5. To the extent that they are provided as benefits by any governmental unit, unless otherwise required by law or regulation.
6. For any illness or injury that occurs while serving in the armed forces, including as a result of any act of war, declared or undeclared.
7. For a condition resulting from direct participation in a riot, civil disobedience, nuclear explosion, or nuclear accident.
8. For court ordered testing or care unless Medically Necessary.
9. For which you have no legal obligation to pay in the absence of this or like coverage.
10. For the following:
  - a) Physician or Other Practitioners' charges for consulting with Members by telephone, facsimile machine, electronic mail systems or other consultation or medical management service not involving direct (face-to-face) care with the Member except as otherwise described in this Booklet.
  - b) Surcharges for furnishing and/or receiving medical records and reports.
  - c) Charges for doing research with Providers not directly responsible for your care.
  - d) Charges that are not documented in Provider records.
  - e) Charges from an outside laboratory or shop for services in connection with an order involving devices (e.g., prosthetics, orthotics) which are manufactured by that laboratory or shop, but which are designed to be fitted and adjusted by the attending Physician.
  - f) For membership, administrative, or access fees charged by Physicians or other Providers. Examples of administrative fees include, but are not limited to, fees charged for educational brochures or calling a patient to provide their test results.
11. Received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust or similar person or group. This exclusion does not apply to Covered Services that have not been exhausted and are not paid for by another source.
12. Prescribed, ordered or referred by or received from a member of your immediate family, including your spouse, child, brother, sister, parent, in-law, or self.
13. For completion of claim forms or charges for medical records or reports unless otherwise required by law.
14. For missed or canceled appointments.
15. For mileage, lodging and meals costs, and other Member travel related expenses, except as authorized by Us or specifically stated as a Covered Service.
16. For which benefits are payable under Medicare Parts A and/or B or would have been payable if you had applied for Parts A and/or B, except as listed in this Booklet or as required by federal law, as described in the section titled "Medicare" in "General Provisions". If you do not enroll in Medicare Part B, when you are eligible, We will calculate benefits as if you had enrolled. You should sign up for Medicare Part B as soon as possible to avoid large Out-of-Pocket costs.
17. Charges in excess of Our Maximum Allowable Amounts.
18. Incurred prior to your Effective Date.
19. Incurred after the termination date of this coverage except as specified elsewhere in this Booklet.
20. For any procedures, services, equipment or supplies provided in connection with cosmetic services. Cosmetic services are primarily intended to preserve, change or improve your appearance or are furnished for social reasons. No benefits are available for surgery or treatments to change the texture or appearance of your skin or to change the size, shape or appearance of facial or body features (such as your nose, eyes, ears, cheeks, chin, chest or breasts). Complications directly related to cosmetic services treatment or surgery, as determined by Us, are not covered. This exclusion applies even if the original cosmetic services treatment or surgery was performed while the Member was covered by another carrier/self-funded plan prior to coverage under this Booklet. Directly related means that the treatment or surgery occurred as a direct result of the cosmetic services treatment or surgery and would not have taken place in the absence of the cosmetic services treatment or surgery. This exclusion does not apply to conditions including but not limited to: myocardial infarction; pulmonary embolism; thrombophlebitis; and exacerbation of co-morbid conditions.
21. For maintenance therapy, which is rehabilitative treatment given when no further gains are clear or likely to occur. Maintenance therapy includes care that helps you keep your current level of function and prevents loss of that function, but does not result in any change for the better. This Exclusion does not apply to "Habilitative Services" as described in the "What's Covered" section.
22. For Custodial Care, convalescent care or rest cures.

23. For routine foot care (including the cutting or removal of corns and calluses); Nail trimming, cutting or debriding; Hygienic and preventive maintenance foot care, including but not limited to:
    - a) cleaning and soaking the feet.
    - b) applying skin creams in order to maintain skin tone.
    - c) other services that are performed when there is not a localized illness, injury or symptom involving the foot.
  24. For foot orthotics, orthopedic shoes or footwear or support items unless used for a systemic illness affecting the lower limbs, such as severe diabetes.
  25. For surgical treatment of flat feet; subluxation of the foot; weak, strained, unstable feet; tarsalgia; metatarsalgia; hyperkeratoses.
  26. For dental treatment, under the medical portion of this Plan, regardless of origin or cause, except as specified elsewhere in this Booklet. "Dental treatment" includes but is not limited to: Preventive care, diagnosis, treatment of or related to the teeth, jawbones (except that TMJ is a Covered Service) or gums, including but not limited to:
    - a) extraction, restoration and replacement of teeth.
    - b) medical or surgical treatments of dental conditions.
    - c) services to improve dental clinical outcomes.

This exclusion does not apply to covered dental services for Members through age 18.
  27. For treatment of the teeth, jawbone or gums that is required as a result of a medical condition except as expressly required by law or specifically stated as a Covered Service.
  28. For the following dental services:
    - a) Dental care for members age 19 and older, unless covered by the medical benefits of this Certificate.
    - b) For any condition, disease, defect, ailment or injury arising out of and in the course of employment if benefits are available under the Workers' Compensation Act or any similar law. This exclusion applies if a member receives the benefits in whole or in part. This exclusion also applies whether or not the member claims the benefits or compensation. It also applies whether or not the member recovers from any third party.
    - c) Dental services or health care services not specifically covered under the Certificate (including any hospital charges, prescription drug charges and dental services or supplies that do not have an American Dental Association Procedure Code).
    - d) For dental services received prior to the effective date of this Certificate or received after the coverage under this Certificate has ended.
    - e) Anesthesia services, (such as intravenous or non-intravenous conscious sedation, analgesia, nitrous oxide, and general anesthesia) are not covered when given separate from a covered oral surgery service, except as required by law.
    - f) Analgesia, analgesia agents, oral sedation and anxiolysis nitrous oxide.
    - g) Services of anesthesiologist, unless required by law.
    - h) Dental services given by someone other than a licensed provider (dentist or physician) or their employees.
    - i) Dental services, appliances or restorations that are necessary to alter, restore or maintain occlusion, including but not limited to: increasing vertical dimension, replacing or stabilizing tooth structure lost by attrition, realignment of teeth, periodontal splinting and gnathologic recordings.
    - j) Dental services provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (such as cavities) exist.
  29. For Dental x rays, supplies & appliances and all associated expenses, including hospitalization and anesthesia, except as required by law or as specified elsewhere in this Booklet. The only exceptions to this are for any of the following:
    - a) transplant preparation.
    - b) initiation of immunosuppressives.
    - c) treatment related to an accidental injury, cancer or cleft palate.
  30. Treatment of congenitally missing, malpositioned, or super numerary teeth, even if part of a congenital anomaly except as specified elsewhere in this Booklet.
    - k) Case presentations, office visits.
    - l) Enamel microabrasion and odontoplasty.
    - m) Additional, elective or enhanced prosthodontic procedures including but not limited to, connector bar(s), stress breakers and precision attachments.
    - n) Provisional splinting.
- For the following dental services:
- a) Cone beam images.
  - b) Anatomical crown exposure.
  - c) Temporary anchorage devices.
  - d) Sinus augmentation.
  - e) Temporomandibular Joint Disorder (TMJ), unless covered by the medical benefits of this Certificate.
  - f) Oral hygiene instructions.
  - g) Repair or replacement of lost or broken appliances.
  - h) Removal of pulpal debridement, pulp cap, post, pins, resorbable or non-resorbable filling materials, nor the procedures used to prepare and place materials in the canals (tooth roots).
  - i) Root canal obstruction, internal root repair of perforation defects, incomplete endodontic treatment and bleaching of discolored teeth.
  - j) Separate services billed when they are an inherent component of another covered service.
  - k) Dental services for which you would have no legal obligation to pay in the absence of this or like coverage.
  - l) Additional treatment necessary to correct or relieve the results of treatment previously benefited under the Certificate.
  - m) Biological tests for determination of periodontal disease or pathologic agents, unless covered by the medical benefits of this Certificate.
  - n) Collection of oral cytology samples via scraping of the oral mucosa, unless covered by the medical benefits of this Certificate.
  - o) Services for the replacement of an existing partial denture with a bridge, unless the partial denture cannot satisfactorily restore the case.
  - p) Pulp vitality tests.
  - q) Removal of pulpal debridement, pulp cap, post, pin(s), resorbable or non-resorbable filling material(s) and the procedures used to prepare and place material(s) in the canals (root).
  - r) Root canal obstruction, internal root repair of perforation defects, incomplete endodontic treatment and bleaching of discolored teeth.
  - s) The controlled release of therapeutic agents or biologic modifiers used to aid in soft tissue and osseous tissue regeneration.
  - t) Oral appliances for snoring.

31. Weight loss programs whether or not they are pursued under medical or Physician supervision, unless specifically listed as covered in this Booklet. This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs. This Exclusion does not apply to weight management programs required under federal law as part of the "Preventive Care" benefit.
32. For bariatric surgery, regardless of the purpose it is proposed or performed. This includes but is not limited to Roux-en-Y (RNY), Laparoscopic gastric bypass surgery or other gastric bypass surgery (surgical procedures that reduce stomach capacity and divert partially digested food from the duodenum to the jejunum, the section of the small intestine extending from the duodenum), or Gastroplasty, (surgical procedures that decrease the size of the stomach), or gastric banding procedures. Complications directly related to bariatric surgery that result in an Inpatient stay or an extended Inpatient stay for the bariatric surgery, as determined by Us, are not covered. This exclusion applies when the bariatric surgery was not a Covered Service under this Plan or any previous Anthem plan, and it applies if the surgery was performed while the Member was covered by a previous carrier/self-funded plan prior to coverage under this Booklet. Directly related means that the Inpatient stay or extended Inpatient stay occurred as a direct result of the bariatric procedure and would not have taken place in the absence of the bariatric procedure. This exclusion does not apply to conditions including but not limited to: myocardial infarction; excessive nausea/vomiting; pneumonia; and exacerbation of co-morbid medical conditions during the procedure or in the immediate post-operative time frame.
33. For marital counseling.
34. For prescription, fitting, or purchase of eyeglasses or contact lenses except as otherwise specifically stated as a Covered Service for Member's through age 18. This Exclusion does not apply for initial prosthetic lenses or sclera shells following intraocular surgery, or for soft contact lenses due to a medical condition.
35. For vision orthoptic training.
36. For hearing aids or exams to prescribe or fit hearing aids, including bone-anchored hearing aids, unless listed as covered in this Booklet. This Exclusion does not apply to cochlear implants.
37. For services, supplies or room and board for teaching, vocational, or self-training purposes. This includes, but is not limited to boarding schools and/or the room and board and educational components of a residential program where the primary focus of the program is educational in nature rather than treatment based., except as otherwise specified herein.
38. For services to reverse voluntarily induced sterility.
39. For diagnostic testing or treatment related to infertility except as otherwise stated as covered in the Schedule of Benefits.
40. For personal hygiene, environmental control, or convenience items including but not limited to:
  - a) Air conditioners, humidifiers, air purifiers;
  - b) Personal comfort and convenience items during an Inpatient stay, including but not limited to daily television rental, telephone services, cots or visitor's meals;
  - c) Charges for non-medical self-care except as otherwise stated;
  - d) Purchase or rental of supplies for common household use, such as water purifiers;
  - e) Allergenic pillows, cervical neck pillows, special mattresses, or waterbeds;
  - f) Infant helmets to treat positional plagiocephaly;
  - g) Safety helmets for Members with neuromuscular diseases; or
  - h) Sports helmets.
41. Health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment, or facilities used for developing or maintaining physical fitness, even if ordered by a Physician. This exclusion also applies to health spas.
42. For telephone consultations or consultations via electronic mail or internet/web site, except as required by law, authorized by Us, or as otherwise described in this Booklet.
43. For care received in an emergency room which is not Emergency Care, except as specified in this Certificate. For non-Emergency Care please use the closest Network Urgent Care Center and/or your Primary Care Physician for services. As required by Ohio law, please note that coverage for Emergency Care will be provided as described in "Emergency Care Services" in the Covered Services section. Examples of non-Emergency Care may include, but are not limited to: suture removal, routine pregnancy test, sore throat, ear ache/infection, rashes, sprains/strains, constipation, diarrhea, abrasions, sleep disorder, conjunctivitis/pink eye, back pain that is not sudden and severe in onset, and dental caries/cavity.
44. For eye surgery to correct errors of refraction, such as near-sightedness, including without limitation LASIK radial keratotomy or keratomileusis or excimer laser refractive keratectomy.
45. For self-help training and other forms of non-medical self-care, except as otherwise provided in this Booklet.
46. For examinations relating to research screenings.
47. For stand-by charges of a Physician.
48. Physical exams and immunizations required for enrollment in any insurance program, as a condition of employment, for licensing, or for other purposes. This exclusion does not apply to Covered Services that have not been exhausted and are not paid for by another source.
49. For Private Duty Nursing Services rendered in a Hospital or Skilled Nursing Facility; Private Duty Nursing Services are Covered Services only when provided through the Home Care Services benefit as specifically stated in the "Covered Services" section.
50. For Manipulation Therapy services rendered in the home as part of Home Care Services.
51. Services and supplies related to male or female sexual or erectile dysfunctions or inadequacies, regardless of origin or cause. This Exclusion includes sexual therapy and counseling. This exclusion also includes penile prostheses or implants and vascular or artificial reconstruction, Prescription.
52. For (services or supplies related to) alternative or complementary medicine. Services in this category include, but are not limited to, acupuncture, holistic medicine, homeopathy, hypnosis, aroma therapy, massage and massage therapy, reiki therapy, herbal, vitamin or dietary products or therapies, naturopathy, thermograph, orthomolecular therapy, contact reflex analysis, bioenergal synchronization technique (BEST), iridology-study of the iris, auditory integration therapy (AIT),

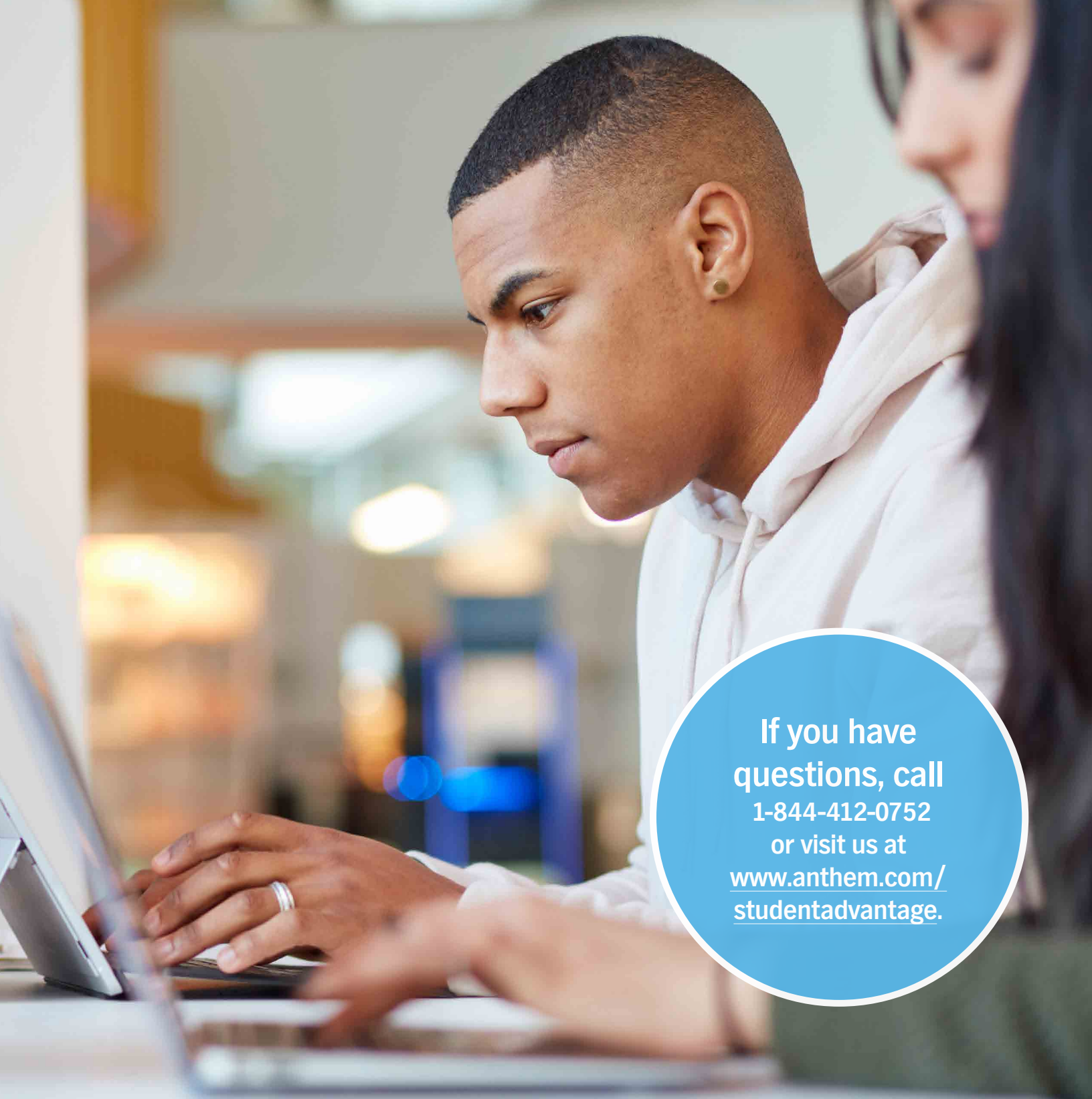
colonic irrigation, magnetic innervation therapy, electromagnetic therapy, and neurofeedback.

53. For any services or supplies provided to a person not covered under the Plan in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).
  54. For surgical treatment of gynecomastia.
  55. For medical and surgical treatment of hyperhidrosis (excessive sweating).
  56. For any service for which you are responsible under the terms of this Booklet to pay a Copayment, Coinsurance or Deductible, and the Copayment, Coinsurance or Deductible is waived by an Out-of-Network Provider.
  57. Any treatment, device, drug, service or supply (including surgical procedures, devices to stimulate growth and growth hormones), solely to increase or decrease height or alter the rate of growth.
  58. Complications of/or services directly related to services, supplies, or treatment related to or for problems that is a non-Covered Service under this Booklet because it was determined by Us to be Experimental/ Investigational or non-Medically Necessary. Directly related means that the service or treatment occurred as a direct result of the Experimental/ Investigational or non-Medically Necessary service and would not have taken place in the absence of the Experimental/Investigational or non-Medically Necessary service.
  59. For Drugs, devices, products, or supplies with over the counter equivalents and any Drugs, devices, products, or supplies that are therapeutically comparable to an over the counter Drug, device, product, or supply. This exclusion does not apply to Preventive Services and over-the-counter products that We must cover under federal law with a Prescription.
  60. Sclerotherapy for the treatment of varicose veins of the lower extremities including ultrasonic guidance for needle and/or catheter placement and subsequent sequential ultrasound studies to assess the results of ongoing treatment of varicose veins of the lower extremities with sclerotherapy.
  61. Treatment of telangiectatic dermal veins (spider veins) by any method.
  62. Reconstructive services except as specifically stated in the "What's Covered" section of this Booklet, or as required by law.
  63. Nutritional and/or dietary supplements, except as provided in this Booklet or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written Prescription or dispensing by a licensed Pharmacist. This exclusion does not apply to Covered Services received for Home Infusion Therapy under the "Home Care Services" benefit.
  64. For Waived Cost-Shares Out-of-Network. For any service for which you are responsible under the terms of this Plan to pay a Copayment, Coinsurance or Deductible, and the Copayment, Coinsurance or Deductible is waived by an Out-of-Network Provider.
  65. For Applied Behavioral Treatment (including, but not limited to, Applied Behavior Analysis and Intensive Behavior Interventions) for all indications except as described under Habilitative Services in the "What's Covered" section unless otherwise required by law.
  66. For expenses incurred for the treatment of accidents or injuries resulting from the participation in interscholastic, intercollegiate, or professional sport, contest or competition; traveling to or from such sport, contest or competition as a participant; or while participating in any practice or conditioning program for such sport, contest, or competition to the extent such accidents or injuries are covered by an NCAA, NAIA, or student athletic department accident or injury policy. In combination with insurance/benefits provided by these sources, students will not incur any more out-of-pocket costs than they, or any other student, would if covered solely by this Plan.
  67. For Student Health Plan Services provided normally without charge by the health service of the University or School. This includes services covered or provided by the student health fee.
  68. For certain Prescription Drugs if you could use a clinically equivalent Drug, unless required by law. "Clinically equivalent" means Drugs that for most Members, will give you similar results for a disease or condition. If you have questions about whether a certain Drug is covered and which Drugs fall into this group, please call the number on the back of your Identification Card, or visit our website at [www.anthem.com](http://www.anthem.com)].
- If you or your Doctor believes you need to use a different Prescription Drug, please have your Doctor or pharmacist get in touch with us. We will cover the other Prescription Drug only if we agree that it is Medically Necessary and appropriate over the clinically equivalent Drug. We will review benefits for the Prescription Drug from time to time to make sure the Drug is still Medically Necessary.
69. For delivery charges for delivery of Prescription Drugs.
  70. For drugs in quantities which are over the limits set by the Plan, or which are over any age limits set by us.
  71. For drugs in amounts over the quantity prescribed, or for any refill given more than one year after the date of the original Prescription Order.
  72. For drugs that do not need a prescription by federal law (including Drugs that need a prescription by state law, but not by federal law), except for injectable insulin.
  73. For Prescription Drugs prescribed by a Provider that does not have the necessary qualifications, registrations, and/or certifications, as determined by us.
  74. For drugs given to you or prescribed in a way that is against approved medical and professional standards of practice.
  75. For drugs not on the Anthem Prescription Drug List (a formulary). You can get a copy of the list by calling us or visiting our website at [www.anthem.com](http://www.anthem.com)].
  76. For refills of lost or stolen Drugs.
  77. For residential accommodations to treat medical or behavioral health conditions, except when provided in a Hospital, Hospice, Skilled Nursing Facility, or Residential Treatment Center.
  78. For physical exams and immunizations required for travel, enrollment in any insurance program, as a condition of employment, for licensing, or for other purposes, which are not required by law under the "Preventive Care" benefit.
  79. For residential accommodations to treat medical or behavioral health conditions, except when provided in a Hospital, Hospice, Skilled Nursing Facility, or Residential Treatment Center. This Exclusion includes procedures, equipment, services, supplies or charges for the following:
    - a) Domiciliary care provided in a residential institution, treatment center, halfway house, or school because a Member's own home arrangements are not available or are unsuitable, and consisting chiefly of room and board, even if therapy is included.
    - b) Care provided or billed by a hotel, health resort, convalescent home, rest home, nursing home or other extended care facility home for the aged, infirmary, school infirmary, institution providing education in special environments, supervised living or halfway house, or any similar facility or institution.



- c) Services or care provided or billed by a school, Custodial Care center for the developmentally disabled, or outward bound programs, even if psychotherapy is included.
80. For Compound Drugs unless all of the ingredients are FDA-approved as designated in the FDA's Orange Book: Approved Drug Products with Therapeutic Equivalence Evaluations, require a prescription to dispense, and the compound medication is not essentially the same as an FDA-approved product from a drug manufacturer. Exceptions to non-FDA approved compound ingredients may include multi-source, non-proprietary vehicles and/or pharmaceutical adjuvants.
  81. Drugs not approved by the FDA.
  82. For any service, Drug, Drug regimen, treatment, or supply, furnished, ordered, or prescribed by a Provider identified as an excluded individual or entity on the U.S. Department of Health and Human Services Office of Inspector General List of Excluded Individuals/Entities (OIG List), the General Services Administration System for Award Management (GSA List), State Medicaid exclusion lists or other exclusion/sanctioned lists as published by Federal or State regulatory agencies. This exclusion does not apply to Emergency Care.
  83. Devices and computers to assist in communication and speech except for speech aid devices and tracheo-esophageal voice devices approved by Anthem.
  84. For autopsies and post-mortem testing.
  85. For any Investigational drugs or devices, non-health services required for you to receive the treatment, the costs of managing the research, or costs that would not be a Covered Service under this Plan for non-Investigational treatments.
  86. For charges associated with the cryopreservation of eggs, embryos, or sperm, including collection, storage, and thawing.
  87. Services rendered by Hospital resident Doctors or interns that are billed separately. This includes separately billed charges for services rendered by employees of Hospitals, labs or other institutions, and charges included in other duplicate billings.
  88. Disposable supplies for use in the home such as bandages, gauze, tape, antiseptics, dressings, ace-type bandages, and any other supplies, dressings, appliances or devices that are not specifically listed as covered in the "What's Covered" section.
  89. For wilderness or other outdoor camps and/or programs.
  90. Services from a Facility or Residential Treatment Center / Facility that do not fall within the definitions of "Facility" or "Residential Treatment Center / Facility" listed in the "Definitions" section.
  91. For the following vision services: \* Eyeglass lenses, frames, or contact lenses for Members age 19 and older, unless listed as covered in this booklet.
    - a) Visual therapy, such as orthoptics or vision training, and any associated supplemental testing, unless covered under the medical benefits in this Booklet.
    - b) For two pairs of glasses in lieu of bifocals.
    - c) For plano lenses (lenses that have no refractive power).
    - d) For medical or surgical treatment of the eyes, including inpatient or outpatient hospital vision care, unless covered by the medical benefits of this Booklet.
    - e) Lost or broken lenses or frames, unless the member has reached the member's normal interval for service when seeking replacements.
    - f) Cosmetic lens options, such as special lens coatings or non-prescription lenses, unless specifically stated as covered in this Booklet.
- g) Safety glasses and accompanying frames.
  - h) Vision services not listed as covered in this Booklet.
  - i) For services or supplies combined with any other offer, coupon or in-store advertisement, or for certain brands of frames where the manufacturer does not allow discounts.
  - j) For Members through age 18, no benefits are available for frames or contact lenses not on the Anthem formulary.
  - k) Certain benefits may be covered under the "Preventive Care" benefit. Please see that section for further details.





If you have  
questions, call  
1-844-412-0752  
or visit us at  
[www.anthem.com/  
studentadvantage.](http://www.anthem.com/studentadvantage)

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