

2024-2025

Anthem

Helping keep you at your personal best



University of the Pacific

Student Health Insurance Plan

www.anthem.com/studentadvantageca



Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross (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/ca.

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Welcome to Anthem

As your new school year begins, it's important to understand your health care benefits and how they work. Your Anthem 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

Law School Students (Sacramento):

All degree seeking Law School students on the Sacramento campus enrolled in 6 or more units are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Undergraduate & Pharmacy D Students (Sacramento, San Francisco, Stockton):

Undergraduate & Pharmacy D students on all campuses enrolled in 9 or more units are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Continues

What you need to know about Anthem continued

Graduate/Professional Students (Sacramento, San Francisco, Stockton):

All Graduate/Professional Students on all campuses enrolled in 1 unit or more are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Dental Students (not including Dental Hygiene):

All Dental School students on the San Francisco campus enrolled in 1 unit or more are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Advanced Education in General Dentistry (AEGD) Residents:

All AEGD Residents based out of the San Francisco campus and/or practicing in Union City are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

International Students:

All International students taking 1 or more units, regardless of class level and program on all campuses are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Students in fully online and external partnership programs are not eligible in the Student Health Insurance Plan.

All Campuses:

Students must actively attend classes for at least the first 45 days after the effective date of the period for which coverage is purchased. Students on an approved Leave of Absence

(LOA) who were enrolled in at least one semester immediately preceding their LOA can enroll in a max of one semester at the regular semester rate (non-continuation term). Students may NOT purchase coverage for the following semester unless they meet University of the Pacific's eligibility requirements.

Only students who graduate, withdraw, or drop out AFTER the first 45 days from the start of the term, can purchase continuation coverage. Students should visit www.gallagherstudent.com/UOP and click on 'Forms & Applications' to enroll.

Coverage for dependents (spouse/children) is not available under this plan.



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, Medical, Dental and Vision Plan

Undergraduate & International Students

	Annual 8/1/2024 -7/31/2025	Fall 8/1/2024-1/31/2025	Spring 2/1/2025-7/31/2025
Enrollment/ Waiver Deadline	9/6/2024	9/6/2024	1/31/25 (newly eligible students only)
Student	\$2,712.00	\$1,356.00	\$1,356.00

Graduate/Professional/Law Students

	Annual 8/1/2024-7/31/2025	Fall 8/1/2024-1/31/2025	Spring 2/1/2025-7/31/2025
Enrollment/ Waiver Deadline	9/6/2024	9/6/2024	1/31/25 (newly eligible students only)
Student	\$3,430.00	\$1,715.00	\$1,715.00

Dental Students (not including Dental Hygiene)

	Annual 07/1/2024-6/30/2025	Fall 7/1/2024-12/31/2024	Spring 1/1/2025-6/30/2025
Enrollment/ Waiver Deadline	7/31/24	7/31/24	1/31/25
Student	\$3,430.00	\$1,715.00	\$1,715.00

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

Keep in touch with your benefits information



Student Health Center

STOCKTON

Location
1041 Brookside Road
(across the footbridge
from the main campus)

Hours*
Monday – Friday
8:00 am – 5:00 pm

SACRAMENTO

Location
Halbert Hall
3257 5th Avenue
Sacramento, CA 95817

Hours: 8:00am to 5:00pm
Mondays, Wednesdays, Thursdays
& Fridays (closed Tuesdays)

SAN FRANCISCO

Location
155 Fifth Street, 5th Floor, Suite 513

Hours*
Monday 7:30 am - 4:30 pm
Tuesday 8:30 am - 5:30 pm
Wednesday 11:30 am - 6:00 pm
Thursday 7:30 am - 4:30 pm
Closed on Fridays

* (Hours subject to change. Visit
www.pacific.edu/healthservices
for more information)



Claims and coverage

1-800-888-2108
Anthem Blue Cross Life and
Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007



General information on Benefits, Eligibility & Enrollment, ID Cards or Service Issues

Gallagher Student Health
& Special Risk
1-833-233-0764
www.gallagherstudent.com/uop
University of the Pacific

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 SydneySM Health¹ mobile app through Anthem 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.



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



Provider finder

Visit www.anthem.com/ca/find-doctor to find the right doctor or facility close to where you are.



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 use, go to your Sydney Health app or www.livehealthonline.com. You can also download the free LiveHealth Online app to sign up.



Anthem University of the Pacific website

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

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 summary of benefits

Anthem Blue Cross and Blue Shield

Student Health Insurance Plan:
University of the Pacific

Your network:
Prudent Buyer PPO

Understanding how your plan works and what your out-of-pocket costs will be can help you choose the best fit for your needs and budget. Here are details about your plan.

Plan Overview

	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$300 student	\$300 student
Out-Of-Pocket Max	\$5,600 student	\$5,600 student
Preventative care/screening/ immunization	No charge	40% coinsurance after the medical deductible is met
Primary Care visit to treat an injury or illness	\$20 copay per visit medical deductible does not apply	40% coinsurance after the medical deductible is met
Specialist care visit	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
Urgent Care	\$50 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
Emergency Room Facility Services - copay waived if admitted	\$150 copay per visit and 20% coinsurance after medical deductible is met	Covered as In-Network



Review your complete Summary of Benefits.

- [Medical Summary of Benefits](#)
- [Dental Summary of Benefits](#)
- [Vision Summary of Benefits](#)

Notes:

- Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help the member know if the services are considered not medically necessary.
- No charge means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.
- When using a non-network pharmacy, members are responsible for the stated copay & costs in excess of the prescription drug maximum allowed amount. Members will pay upfront and submit a claim form.
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, go to <https://le.anthem.com/pdi?x=CA SH PP0276470MG01>.

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.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

Questions: (800) 888-2108 or visit us at <https://student.anthem.com>

CA/SH/CUSTOM STUDENT HEALTH PLAN WITHOUT STUDENT HEALTH CENTER/0GT7/07-01-2023



Benefits that go with you

Emergency travel assistance

As a participant in the student health plan, you have access to emergency travel services and benefits when you are traveling over 100 miles from home or outside your home country.

To ensure you have immediate access to assistance if you experience a travel-related crisis, Academic HealthPlans has included Academic Emergency Services (AES) in your Student Health Insurance Plan coverage. AES offers a wide range of services and benefits to provide everything you need to prepare for your international experience, as well as get the help or information you need in a crisis.

Academic Emergency Services phone numbers

- To contact Academic Emergency Services from the U.S or Canada, call **855-873-3555**.
- To contact Academic Emergency Services from outside the U.S. or Canada, dial the country access code followed by the collect number: **1-610-263-4660**.

You can count on medical coverage anywhere worldwide with GeoBlue.¹ Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.



Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2024-2025 school year

Use of benefits must be coordinated and approved by GeoBlue.

International telemedicine services²

Global TeleMD™

Confidential access to international doctors by phone or video call.

Coverage outside of the U.S., excluding students home country.

Medical expenses

Maximum benefit up to \$250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.³

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 each coverage year

Political emergency and natural disaster evacuation
(Available only when traveling outside the United States)⁴

Covered 100% up to \$100,000 each person. Subject to a combined \$5,000,000 limit for each covered event for all people covered under the plan.

Accidental death and dismemberment

Maximum benefit up to \$10,000 each coverage year

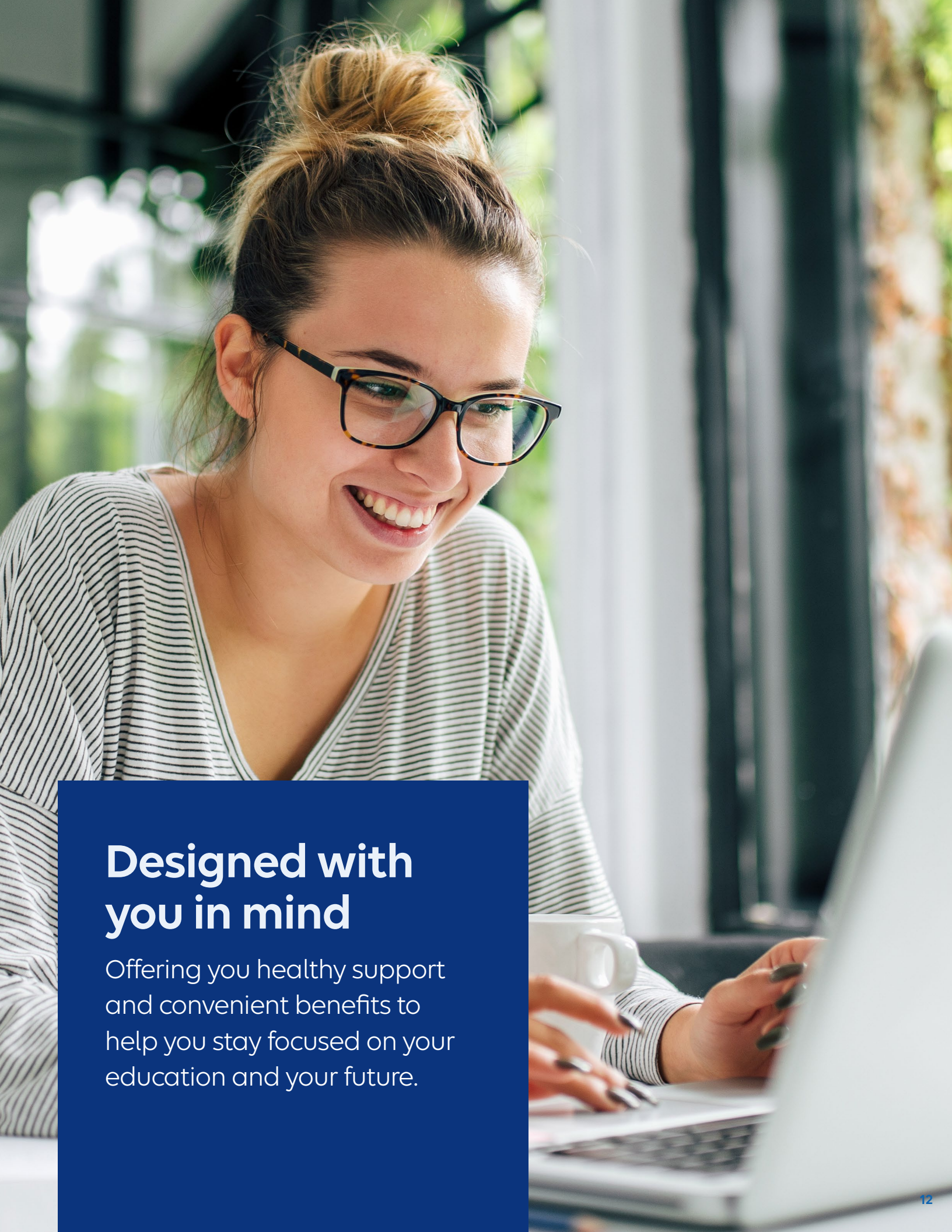


¹ GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life 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 convenient benefits to
help you stay focused on your
education and your future.

Gallagher Student Health & Special Risk Complements

Exclusively from Gallagher Student Health & Special Risk, the following menu of products is provided to all students currently enrolled in the University Student Health Insurance Plan. More information is available on your school's page at go.gallagherstudent.com under Plan Discounts.

Coast to Coast Vision™

This is a discount program – not insurance – that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK.

To Get Your Savings:

- To find a participating provider go to www.findbestbenefits.com/student, choose Coast To Coast Vision, and enter your zip code
- Give the vision network name (Coast To Coast Vision) to your provider when making an appointment
- Download your membership card and present it to the provider prior to treatment to ensure proper discount is applied
- Payment is due at time of service

SilverCloud

Gallagher Student Health gives you access to SilverCloud, an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs, and support for depression, anxiety, and stress.

SilverCloud is accessible to those enrolled in your School's Student Health Insurance Plan. To start on your path to better managing your well-being, visit gsh.silvercloudhealth.com/signup/

UNI-CARE

This is a discount program – not insurance – that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide.

To Get Your Savings:

- To find a participating provider go to www.findbestbenefits.com/student, choose Dental, and enter your zip code
- Give the dental network name (Uni-Care) to your provider when making an appointment
- Download your membership card and present it to the provider prior to treatment to ensure proper discount is applied
- Payment is due at time of service

For more information or for questions about the discount plan, visit www.findbestbenefits.com/student or call 800-252-3059.

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 **855-330-1098**.

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

شادخ مجرب لصرتا. أناجم لتغلب تدعاسجلا و نتاوجل عملا هذه ولع لوصول لال قحى
تدعاسجلل كعب تصاخلا (TTY/TDD: 711) فيرعتلا 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 resevwa 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 n1 ahoot'i' t'11 ni nizaad k'ehj7 n7k1 a'doowof t'11 j77k'e. Naaltsos bee
atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77 b44sh bee hane'7 bik11' 1aj8'
hod77lnih. Naaltsos bee atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77
b44sh bee hane'7 bik11' 1aj8' hod77lnih. (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 ਵਿੱਚ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵਿੱਚ 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, DC. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-697) 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, call
1-800-888-2108 or visit us at
student.anthem.com/welcome**

