

2025-2026

Anthem

Helping keep you at your personal best



Azusa Pacific University

Student Health Insurance Plan

anthem.com/studentadvantageca

Anthem 



Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross. If you would like more details about your coverage and costs, you can get the complete terms in the policy or plan document online at **www.anthem.com/ca**.

Table of contents

Welcome..... 4

Coverage periods and rates 5

Keep in touch with your benefits information..... 6

Convenient access to care7

Your plan details..... 8

Global benefits..... 9

Gallagher Student Health & Special
Risk Complements.....11

Access help in your language 12



Welcome to Anthem

As the new semester begins, we want to help you be confident knowing you have the health coverage that's right for you. This booklet will help explain what's covered under the Anthem plan, how much it costs, and the best ways to access care.

What you need to know about Anthem



Who is eligible?

- All domestic undergraduate students who are enrolled in 7 or more credit hours (at least 3 credit hours must be taken on campus) or are living in on-campus housing and all international students, visiting faculty and scholars and other persons possessing and maintaining a current passport and valid visa status (F-1, J-1, or M-1) are automatically enrolled in this insurance plan and the premium for coverage is added to their tuition billing.
- All Graduate and Professional students and students enrolled in Practicum Training and Internship/ Special Programs and taking 5 or more credit hours (with at least 3 credit hours being taken on campus) and Doctoral Students taking 3 or more credit hours are eligible to enroll in this insurance plan.
- Any students whose enrollment level is considered to be half-time by their respective academic department are eligible to enroll in this insurance plan.
- You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.



Coverage is available for dependents, too.

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

Here is how it works:

- To enroll a dependent, go to **www.gallagherstudent.com/apu**. Follow the login instructions. Click "Enroll". Follow the instructions to complete the form to enter and enroll your "Dependent Spouse/Partner" and/or "Dependent Children".
- You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own.
- NOTE: If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission (for example, a marriage certificate for Dependent Spouse or Birth Certificate for Dependent Child).

Coverage periods and rates

Undergraduate and International Students

Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below.

Period	Fall 8/15/25 - 1/5/26	Spring/Summer 1/6/26 - 8/14/26
Student	\$712	\$1,094
Student + Spouse	\$1,425	\$2,187
Student + Child	\$1,425	\$2,187
Student + Two or More Children	\$2,137	\$3,281
Family	\$2,137	\$3,281

Graduate and Professional Students

Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below.

Period	Fall 8/15/25 - 1/5/26	Spring/Summer 1/6/26 - 8/14/26
Student	\$1,763	\$2,706
Student + Spouse	\$3,526	\$5,412
Student + Child	\$3,526	\$5,412
Student + Two or More Children	\$5,289	\$8,118
Family	\$5,289	\$8,118

The above rates include premiums for the plan and commissions and administrative fees.
Rates are currently under regulatory review with the state and subject to change.

Keep in touch with your benefits information



Student Health Center

901 E. Alosta Ave.
Azusa, CA 91702
1-626-815-2100

www.apu.edu/healthcenter/

Monday - Friday: 8 am - 5pm. Closed weekends and
some holidays



Claims and Coverage

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



Benefits, eligibility, and enrollment

Gallagher Student Health & Special Risk
1-800-406-4517

www.gallagherstudent.com/apu



Student Counseling Center

901 E. Alosta Ave.
Azusa, CA 91702
1-626-815-2109

www.apu.edu/counselingcenter/

Monday - Friday: 8:30 am - noon, 1 pm - 4:30 pm.

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 Health** mobile app through Anthem, you have instant access to

- Your member ID card.
- Your school has opted for a digital ID card. Your digital ID card is available on anthem.com/ca or the Sydney Health mobile app when you register with your student ID number on or after your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. If you prefer to have a hard copy of your ID Card, you can call our Customer Service Department at **1-800-888-2108** and request a hard copy of your ID card on or after your plan effective date.
- The Find Care tool.
- 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.



ID Cards

To download your ID card, please access the Sydney app. You can also log onto **www.anthem.com/ca** to register and view your ID card.



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.* To sign up, go to the Sydney Health app or **livehealthonline.com**. You can also download the LiveHealth Online app.



24/7 NurseLine

Call 844-545-1429 to speak to a registered nurse who can help you with health issues such as flu and cold symptoms and minor allergic reactions. Nurses can also help you:

- Find where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule screenings and exams.



Find care

Use **anthem.com/ca/find-care** to find the right doctor or facility close to where you are.



Anthem Azusa Pacific University website

Visit **www.anthem.com/studentadvantageca** to see your health plan information, including benefits, claims, and covered medicines.

Your plan details

Anthem Blue Cross

Student health insurance plan:
Azusa Pacific University

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

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible	\$150 person	\$300 person
Out-Of-Pocket Max	\$8,000 person / \$10,000 family	No maximum
Preventive care/ screening/ immunization	No charge	\$25 copay per visit then 40% coinsurance, deductible does not apply
Primary Care visit to treat an injury or illness	\$25 copay per visit, deductible does not apply	\$25 copay per visit then 40% coinsurance, after deductible is met
Specialist care visit	\$25 copay per visit, deductible does not apply	\$25 copay per visit then 40% coinsurance, after deductible is met
Urgent Care (Office Setting)	\$25 copay per visit, deductible does not apply	\$25 copay per visit then 40% coinsurance, after deductible is met
Emergency Room Facility Services - copay waived if admitted	\$100 copay per visit, deductible does not apply	\$100 copay per visit, deductible does not apply



[Review your complete Summary of Benefits.](#)

Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue.¹ Easily access international doctors by phone or video and use our 24/7 help center for emergency health questions. Anthem and GeoBlue provides the right support and services when you need them the most.



Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2025-2026 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

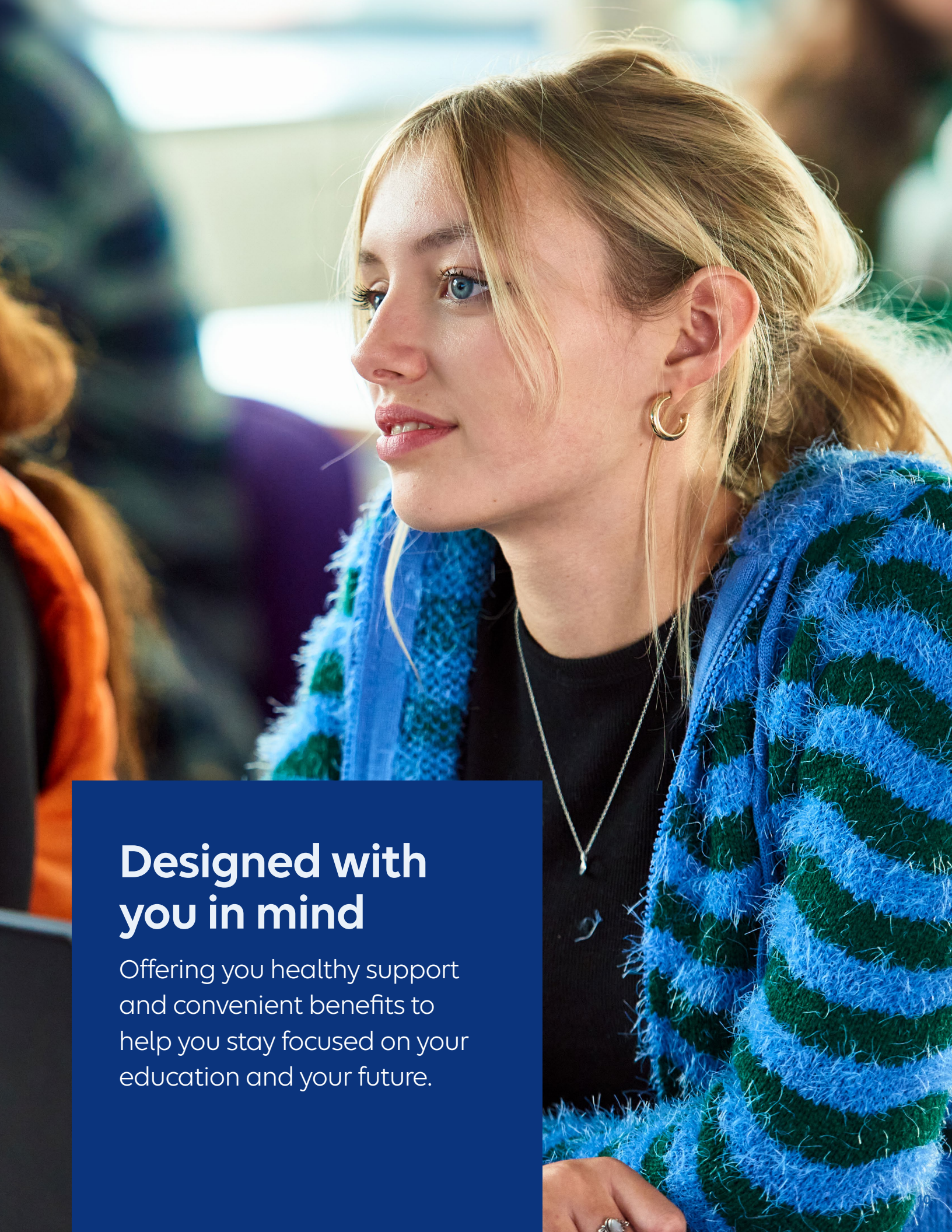


¹ GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life 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

For more information, to access your Coast to Coast Vision™ membership card, visit, www.findbestbenefits.com/student or for questions about the discount plan, call 800-252-3059.

Guidance Resources

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, financial, free time and much more. With 24/7 access, you can get the info you need when and where you need it.

How To Use:

- Go to guidanceresources.com/members
- Click on the “Register” button.
- Enter **StudentBenefits** as your ID code to create your personal username and password.

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, to access your UNI-CARE membership card, visit www.findbestbenefits.com/student, or for questions about the discount plan, 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 **1-800-888-2108**.

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

تادخ مقرب لصلتا. اناجم لتغلب تدعاسل او تاجول عملا هذه ولع لوصول ال لكل قحي
تدعاسل لكب تصاخلا (TTY/TDD: 711) فير عتلا قاطب 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 ed. (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. Naaltsoos bee atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77 b44sh bee hane'7 bik11' 1aj8' hod77lnih. Naaltsoos 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, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) 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,
we're here to help.**

Call 800-888-2108 or visit us at
www.anthem.com/studentadvantageca.



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.