

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 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, or 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 Student Advantage through Azusa Pacific University, you may enroll your lawful spouse, domestic partner or dependent children under the age of 26.

Here is how it works:

- › Visit www.gallagherstudent.com/apu if you are an undergraduate student and www.gallagherstudent.com/apugrad if you are a graduate student and click on "Dependent Enroll".
- › You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.
- › You can add eligible dependent(s) if one of these qualifying events occurs:
 - You get married
 - You have a child
 - You get divorced
 - Your dependent enters the country for the first time
 - Your dependent loses coverage under another insurance plan

In such cases, you must submit a Dependent Petition to Add Form and supporting documentation to Gallagher Student Health & Special Risk within 31 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 31 days will not be processed.

- › Your premium is prorated. Once your dependent is enrolled, you can't terminate coverage unless you lose your Student Health Insurance eligibility.