

Your 2021-2022 plan overview

If you have questions call 1-833-332-0797 or visit us at <https://studentca.anthem.com/student>.



Caltech Student Health Insurance Plan

Here are highlights of your Anthem Student Advantage plan benefits, plus important dates and costs of coverage. For more information, please review the plan certificate.

Who's eligible

- › If you're a registered Caltech undergraduate or graduate student, you're eligible for Caltech student medical insurance.
- › For an additional charge, you may also enroll your spouse or domestic partner and eligible dependent children.
- › Coverage is required! All registered students must have medical insurance – either Caltech insurance or other insurance that meets Caltech's waiver requirements.



Want to sign up?

Enroll online and find answers to most of your eligibility questions by visiting our website: <https://studentca.anthem.com/student>.



How to use your plan

- › You can first seek services at the Student Wellness Center, or;
- › Access an Anthem in-network provider at anthem.com/ca (you can search without logging in using prefix AGS), or;
- › For a life-threatening or emergency situation, call 911 or go to your local hospital emergency center.



ID Cards

Identification cards will not be available until the insurance start date. You'll receive an email from Anthem Student Advantage once your ID cards are ready for download. After your plan effective date, you can call and request a hard copy ID card if needed.

Coverage dates and cost (Caltech Rates)

Session	Student only*	Spouse	Child	2 or more children	Spouse and 2 or more children
Annual (9/1/2021 - 8/31/2022)	\$3,576	\$3,576	\$3,576	\$7,152	\$10,728

The rates listed above include premiums for the plan, commissions and administrative fees. Rates are pending approval with the state and subject to change.
*Student only rates are for undergraduate students only. For graduate student rates please visit the Caltech Student Benefits site.

What's covered

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Deductible	\$250 per person	\$1,000 per person
Coinsurance	20%	40%
Out-of-pocket maximum	\$1,000 person / \$2,000 family	\$5,500 person / \$11,000 family
Primary care doctor visits	\$15 copay per visit, deductible does not apply	40% coinsurance after deductible is met
Preventive care screenings & immunizations	No charge	40% coinsurance after deductible is met
Specialist care visits	\$15 copay per visit, deductible does not apply	40% coinsurance after deductible is met
Urgent care	20% coinsurance after deductible is met	40% coinsurance after deductible is met
Emergency room facility services	\$150 copay per visit plus 20% coinsurance, deductible does not apply	Covered as In-Network
Emergency room doctor and other services	20% coinsurance, deductible does not apply	Covered as In-Network
Prescription drugs	<p>Tier 1: \$10 copay per prescription (retail only). \$20 copay per prescription (home delivery only).</p> <p>Tier 2: \$30 copay per prescription (retail only). \$60 copay per prescription (home delivery only).</p> <p>Tier 3: \$50 copay per prescription (retail only). \$100 copay per prescription (home delivery only).</p>	<p>Tier 1: \$10 copay per prescription (retail only).</p> <p>Tier 2: \$30 copay per prescription (retail only).</p> <p>Tier 3: Not covered</p>



Important contacts

Customer Service 1-833-332-0797
 Find a doctor..... [anthem.com/ca](https://www.anthem.com/ca)
 Emergency travel services..... [geobluestudents.com](https://www.geobluestudents.com)

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