



Welcome to Anthem

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



Who is eligible?

- All international students are required to enroll in the Fresno State Student Health Insurance Plan. Registration holds will not be removed until you have enrolled in the insurance plan. American English Institute Students are automatically enrolled in the student health insurance plan and your Fresno State account will be billed. Fresno State Scholars and OPT students may purchase coverage online at **www.jcbins.com**.
- A person who is an immigrant, permanent resident alien or U.S. Citizen is not eligible for coverage.
- Students must actively attend classes on campus for the first 45 consecutive days after the effective date, except for school-authorized breaks.
- A once per lifetime medical withdrawal exception may be granted to students on school-approved medical leave during the first 31 days of coverage.
- All refund requests must be sent to the University who will confirm non-student status with Gallagher Student Health, and submit the refund request on behalf of the student. Only refunds submitted by the University before the refund deadline will be considered. Credit card refunds must be requested and processed within 120 days of the date of purchase and before the refund deadline. No refunds will be considered after the refund deadline. All refunds will be processed back to the original form of payment only, no exceptions. All refunds will be assessed a \$35 processing fee. Please allow 30 business days for us to receive and process the refund request, then an additional 3-5 business days to receive your refund from your financial institution. Pro-rated/partial refunds are not allowed. NOTE: You can check to see if your refund has been processed by logging in to your Gallagher Student Health account.