



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?

- › The Samuel Merritt University (SMU) Sponsored Health Insurance Plan is a Preferred Provider Plan (PPO) underwritten by Anthem Blue Cross. The plan has been designed specifically for SMU students and their dependents (spouse, domestic partner, and/or children) with an emphasis on wellness. The plan is designed to provide full coverage for medical care including annual routine physicals, well child care and immunizations.
- › Samuel Merritt University requires all students to obtain and maintain continuous coverage in a domestic medical insurance plan that is compliant with the Affordable Care Act (ACA). The minimum level of coverage for waiving enrollment in the student health insurance plan includes an ACA-compliant level medical plan, urgent and non-urgent care, mental health benefits, and prescription coverage.

- › Each student is required to maintain continuous medical health insurance coverage until they are no longer an active student, i.e. graduate, withdraw, etc.



### Coverage is available for dependents too

If you are covered by Anthem Student Advantage through Samuel Merritt University, you may enroll your lawful spouse, domestic partner or dependent children under the age of 26.

Here is how it works:

- › Students must enroll their dependents for coverage within 30 days of their initial eligibility.