



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).