

2023-2024

Helping keep you at your personal best



Samuel Merritt University Student Health Insurance Plan

www.anthem.com/studentadvantageca



Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross. If you would like more details about your coverage and costs, you can find the complete terms in the policy or plan document online at www.anthem.com/ca.

Table of contents

Welcome..... 4

Coverage periods and rates..... 5

Important contacts 6

Convenient access to care 7

Your plan details..... 8

Global benefits 9

Access help in your language.....11



Welcome to Anthem Blue Cross

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 Blue Cross



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.

Coverage periods and rates



Costs and dates of coverage

Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below.

| Medical Plan Rates 2023-2024 | Annual |
|------------------------------|----------|
| Student Only | \$6,614 |
| Student + Spouse | \$13,228 |
| Student + Child(ren) | \$13,228 |
| Family | \$19,842 |

*The above rates include premiums for the plan and commissions and administrative fees.

*Rates are pending approval with the state and subject to change.

Keep in touch with your benefits information



Claims and Coverage

1-800-888-2108

Anthem Blue Cross Life and Health Insurance Company

P.O. Box 60007

Los Angeles, CA 90060-00070



Benefits, eligibility and enrollment

HSAC

1-888-978-8355

smu@hsac.com

Samuel Merritt University

Convenient access to care

Access the care you need, when you need it, and in the way that works best for you.



Sydney Health app

With the **SydneySM Health¹** mobile app through Anthem Student Advantage, you have instant access to

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists (through click-to-chat or by phone).

Access the Sydney Health app

Go to the App StoreSM or Google PlayTM and search for the Sydney Health app to download it today.



LiveHealth Online

From your mobile device or computer with a webcam, you can use LiveHealth Online to visit with a board-certified doctor, psychiatrist or licensed therapist through live video.² To use, go to your Sydney Health app or www.livehealthonline.com. You can also download the free LiveHealth Online app to sign up.



24/7 NurseLine

Call **1-844-545-1429** to speak to a registered nurse who can help you with health issues like fever, allergy relief, cold and flu symptoms and where to go for care. Nurses can also help you enroll in health management programs if you have specific health conditions, remind you about scheduling important screenings and exams, and more.



Provider finder

Use www.anthem.com/find-doctor/ to find the right doctor or facility close to where you are.



Anthem Blue Cross SMU website

Use www.anthem.com/studentadvantageca to see your health plan information, including providers, benefits, claims, covered drugs and more.

¹ Sydney Health is a service mark of CareMarket, Inc.

² Appointments subject to availability of a therapist. Psychologists or therapists using LiveHealth Online cannot prescribe medications. Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Your plan details

Anthem Blue Cross and Blue Shield

Student Health Insurance Plan:
Samuel Merritt University

Your network:
Blue Choice PPO

Understanding how your plan works and what your out-of-pocket costs will be can help you choose the best fit for your needs and budget. Here are details about your plan.

Plan Overview

| | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| Overall Deductible | \$750 person / \$2,250 family | \$750 person / \$2,250 family |
| Out-Of-Pocket Max | \$5,000 person / \$10,000 family | \$10,000 per person / \$20,000 per family |
| Preventative care/ screening/ immunization | No charge | 40% coinsurance after deductible is met |
| Primary Care visit to treat an injury or illness | \$20 copay per visit, deductible does not apply | 40% coinsurance after deductible is met |
| Specialist care visit | \$40 copay per visit, deductible does not apply | 40% coinsurance after deductible is met |
| Urgent Care | \$20 copay per visit, deductible does not apply | 40% coinsurance after deductible is met |
| Emergency Room Facility Services - copay waived if admitted | 20% coinsurance, after the deductible is met | Covered as In-Network |

[Review your complete Summary of Benefits.](#)

Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue.¹ Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.



Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2023-2024 school year

Use of benefits must be coordinated and approved by GeoBlue.

International telemedicine services²

| | |
|----------------|--|
| Global TeleMD™ | Confidential access to international doctors by phone or video call. |
|----------------|--|

Coverage outside of the U.S., excluding students home country.

| | |
|------------------|---|
| Medical expenses | Maximum benefit up to \$250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions. ³ |
|------------------|---|

Coverage worldwide, except within 100 miles of primary residence for U.S. students. Coverage worldwide, excluding home country for international students.

| | |
|---|---|
| Emergency medical evacuation | Unlimited |
| Repatriation of remains | Unlimited |
| Emergency family travel arrangements | Maximum benefit up to \$5,000 each coverage year |
| Political emergency and natural disaster evacuation (Available only when traveling outside the United States) ⁴ | Covered 100% up to \$100,000 each person. Subject to a combined \$5,000,000 limit for each covered event for all people covered under the plan. |
| Accidental death and dismemberment | Maximum benefit up to \$10,000 each coverage year>> |



¹ GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. Coverage is not available in all states. Some restrictions apply.

² Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan.

³ These medical expenses are limited and are subject to limitations and exclusions. See full certificate of insurance for a full description of services and coverage of what is and isn't covered.

⁴ The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, an independent third party, non-affiliated service provider. Crisis24 does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Crisis24 PEND or other Crisis24 services.



Designed with you in mind

Offering you healthy support
and convenient benefits to help
you stay focused on your
education and your future.

Access help in your language

If you have questions about this document, you have the right to help and information in your language at no cost. To talk to an interpreter, call **1-844-412-0752**.

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card. (TTY/TDD: 711)

Arabic

تادخ بقرب لصرتا. أناجم لتغلب تدعاسجلا او نتاوجل عملا هذه ولع لوصول لال قحى تدعاسجلل كعب تصاخلا (TTY/TDD: 711) فحير عتلا تقاطب ولع دوجوملا ءاضعلا

Armenian

Դուք իրավունք ունեք Ձեր լեզվով անվճար ստանալ այս տեղեկատվությունը և ցանկացած օգնություն: Օգնություն ստանալու համար զանգահարեք Անդամների սպասարկման կենտրոն՝ Ձեր ID քարտի վրա նշված համարով: (TTY/TDD: 711)

Chinese

您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

French

Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

Haitian

Ou gen dwa pou resewva enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (TTY/TDD: 711)

Italian

Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY/TDD: 711)

Japanese

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY/TDD: 711)

Korean

귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

Navajo

Bee ná ahóót'i t'áá ni nizaad k'ehjí níká a'doowol t'áá jíik'e. Naaltsoos bee atah nílínígíí bee néého' dólzingo nanitínígíí béésh bee hane' í bikáá' áají' hodíílnih. (TTY/TDD: 711)

Polish

Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY/TDD: 711)

Punjabi

ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵੱਲੋਂ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵੱਲੋਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਮਦਦ ਲਈ ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਉੱਤੇ ਮੈਂਬਰ ਸਰਵਿਸਿਜ਼ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

Russian

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

Spanish

Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

Tagalog

May karapatan kayong makakuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

Vietnamese

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

It is important we treat you fairly

That is why we follow federal civil rights laws in our health programs and activities. We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language is not English, we offer free language assistance services through interpreters and other written languages. If you are interested in these services, call the Customer Service number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. You can also file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



**If you have questions,
we're here to help.**

Call **1-800-888-2108** or visit us at
www.anthem.com/studentadvantageca.

Anthem 