Anthem
Student Advantage
Helping keep you at your personal best

University of Wisconsin Milwaukee
Student Health Insurance Plan

studentsatanthem.com
Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross and Blue Shield. 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.studentsatanthem.com.
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Welcome to Anthem Student Advantage

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 Student Advantage plan, how much it costs, and the best ways to access care.

Anthem Student Advantage 101

Who is eligible?

You will automatically be enrolled in Anthem Student Advantage if:

- International students admitted to a degree program and registered for a minimum of one credit and holding F-1 or J-1 visa status.
- Scholars, non-degree seeking international students, international faculty, exchange high school students engaged in full-time non-degree course of study, research, teaching or other University approved program and entering U.S. on DS-2019 and holding a J-1 visa.
- Coverage is required! All registered students must have medical insurance unless evidence of UW System approved health insurance coverage is filed with the campus by the established campus deadlines.

www.studentsatanthem.com

The following student groups are also eligible to enroll:

- International students who have been granted Optional Practical Training (OPT), currently in a valid period of OPT and
- Students on University approved Medical Leave of Absence (MLOA).

Coverage is available for dependents, too

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

Here is how it works:

- Eligible dependents of international students or scholars holding a F-2 or J-2 visa.
- Eligible dependents are as defined in the policy.
- Dependent enrollment deadline 9/15/22
## Coverage periods and rates

The above rates include premiums for the plan and commissions and administrative fees. Rates are pending approval with the state and subject to change.

## 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.

<table>
<thead>
<tr>
<th>Period</th>
<th>Student Only</th>
<th>Spouse</th>
<th>Child</th>
<th>2 or More Children</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>$1,693.00</td>
<td>$1,693.00</td>
<td>$1,693.00</td>
<td>$3,386.00</td>
<td>$5,079.00</td>
</tr>
<tr>
<td>08/05/22 - 08/04/23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall</td>
<td>$757.00</td>
<td>$757.00</td>
<td>$757.00</td>
<td>$1,514.00</td>
<td>$2,271.00</td>
</tr>
<tr>
<td>08/05/22 - 01/44/23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>$937.00</td>
<td>$937.00</td>
<td>$937.00</td>
<td>$1,874.00</td>
<td>$2,811.00</td>
</tr>
<tr>
<td>01/15/23 - 08/04/23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summer</td>
<td>$357.00</td>
<td>$357.00</td>
<td>$357.00</td>
<td>$714.00</td>
<td>$1,071.00</td>
</tr>
<tr>
<td>05/20/23 - 08/04/23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Keep in touch with your benefits information

**Student Health Services**
Norris Health Center
3351 N Downer Ave
Milwaukee, WI 53211
414-229-4716
[www.uwm.edu/norris/health-services/](http://www.uwm.edu/norris/health-services/)
Monday - Thursday 8 AM - 4:45 PM, Friday 9:00 AM – 4:45 PM

**Claims and coverage**
844-412-0752
Anthem Blue Cross Life and Health Insurance Company
PO Box 105187
Atlanta, GA 30348-5188

**Benefits, eligibility and enrollment**
Anthem Blue Cross Life and Health Insurance Company
(844) 412-0752
[www.studentsatanthem.com](http://www.studentsatanthem.com)
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 Health mobile app through Anthem Student Advantage, you have instant access to:
- Your member ID card.
- Your school has opted for a digital ID card. Your digital ID card is available on anthem.com or the Sydney Health mobile app when you register with your student ID number on or after your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. If you prefer to have a hard copy of your ID Card, you can call our Customer Service Department at 844-412-0752 and request a hard copy of your ID card on or after your plan effective date.
- The Find Care tool.
- 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 Play™ and search for the Sydney Health app to download it today.

24/7 NurseLine
Call 844-545-1429 to speak to a registered nurse who can help you with health issues such as flu and cold symptoms and minor allergic reactions. Nurses can also help you:
- Find where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule screenings and exams.

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

Anthem Student Advantage University of Wisconsin Milwaukee website
Visit studentsatanthem.com to see your health plan information, including benefits, claims, and covered medicines.

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.* To sign up, go to the Sydney Health app or livehealthonline.com. You can also download the LiveHealth Online app.

* 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 issues. If you are in crisis or have suicidal thoughts, it’s important that you seek help immediately. Please call 1-800-799-5454 (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.
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**

<table>
<thead>
<tr>
<th>Covered Medical Benefits</th>
<th>Cost if you use an In-Network Provider</th>
<th>Cost if you use a Non-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Deductible</td>
<td>$0 person / $0 family</td>
<td>$0 person / $0 family</td>
</tr>
<tr>
<td>Out-Of-Pocket Max</td>
<td>$3,000 person / $6,000 family</td>
<td>$10,000 per person</td>
</tr>
<tr>
<td>Preventative care/ screening/ immunization</td>
<td>No charge</td>
<td>20% coinsurance</td>
</tr>
<tr>
<td>Primary Care visit to treat an injury or illness</td>
<td>$25 copay per visit</td>
<td>$25 copay per visit then 20% coinsurance</td>
</tr>
<tr>
<td>Specialist care visit- Includes On-line Visit</td>
<td>$25 copay per visit</td>
<td>$25 copay per visit then 20% coinsurance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50 copay per visit</td>
<td>$50 copay per visit then 20% coinsurance</td>
</tr>
<tr>
<td>Emergency Room Facility Services - waived if admitted</td>
<td>$100 copay per visit</td>
<td>Covered as In-Network</td>
</tr>
</tbody>
</table>

**Review your complete Summary of Benefits**
Benefits that go with you

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

Visit geobluestudents.com to learn more.

<table>
<thead>
<tr>
<th>Your GeoBlue benefits for the 2022-2023 school year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>International telemedicine services</strong>^2</td>
</tr>
<tr>
<td><strong>Global TeleMD™</strong></td>
</tr>
<tr>
<td><strong>Coverage outside of the U.S., excluding students home country.</strong></td>
</tr>
<tr>
<td><strong>Medical expenses</strong></td>
</tr>
<tr>
<td><strong>Coverage worldwide, except within 100 miles of primary residence for U.S. students.</strong></td>
</tr>
<tr>
<td><strong>Coverage worldwide, excluding home country for international students.</strong></td>
</tr>
<tr>
<td><strong>Emergency medical evacuation</strong></td>
</tr>
<tr>
<td><strong>Repatriation of remains</strong></td>
</tr>
<tr>
<td><strong>Emergency family travel arrangements</strong></td>
</tr>
<tr>
<td><strong>Political emergency and natural disaster evacuation</strong> (Available only when traveling outside the United States)^4</td>
</tr>
<tr>
<td><strong>Accidental death and dismemberment</strong></td>
</tr>
</tbody>
</table>

Visit geobluestudents.com to learn more.

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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 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.
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 (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)
If you have questions, we’re here to help.

Call (844) 412-0752 or visit us at studentsatanthem.com.