Anthem Student Advantage
Helping keep you at your personal best

College of San Mateo
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. 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.
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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?

- All International students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.

- The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

Coverage is available for dependents, too

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

Here is how it works:

- Enroll online and find answers to most of your eligibility questions by visiting Relation’s website at www.4studenthealth.com/csm.
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

**Student Health Center**
Building 1, Room 147,
1700 W. Hillsdale Boulevard, San Mateo, CA 94402
1-650-574-6396
[https://collegeofsanmateo.edu/wellnesscenter/](https://collegeofsanmateo.edu/wellnesscenter/)
Visit the Health Center website for available hours.

**Claims and coverage**
1-800-888-2108
Anthem Blue Cross Life and Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007

**Eligibility and enrollment**
Relation Insurance Services
1-800-537-1777
clientservices@relationinsurance.com
[http://www.4studenthealth.com/csm](http://www.4studenthealth.com/csm)
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 Sydney™ 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/ca 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 800-888-2108 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 Store™ 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/ca/find-care to find the right doctor or facility close to where you are.

**Anthem Student Advantage College of San Mateo website**

Visit studentsatanthem.com to see your health plan information, including benefits, claims, and covered medicines.

Emotional well-being resources — Your emotional well-being is an important part of your overall health. Emotional well-being resources, administered by Learn to Live, can help you identify the thoughts and behavior patterns that affect your emotional well-being — and work through them with online programs and personalized coaching. You will learn effective ways to manage stress, depression, anxiety, and sleep issues.

To access these resources, visit anthem.com/ca.

* 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 988-794-2438 (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>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>$200 per Person</td>
</tr>
<tr>
<td>Out-Of-Pocket Max</td>
<td>$5,000 person / $10,000 family</td>
</tr>
<tr>
<td>Preventative care/ screening/ immunization</td>
<td>No charge</td>
</tr>
<tr>
<td>Primary Care visit to treat an injury or illness</td>
<td>$20 copay per visit and then 20% coinsurance after deductible is met</td>
</tr>
<tr>
<td>Specialist care visit</td>
<td>$20 copay per visit and then 20% coinsurance after deductible is met</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$20 copay per visit and then 20% coinsurance after deductible is met</td>
</tr>
<tr>
<td>Emergency Room Facility Services - copay waived if admitted</td>
<td>$250 copay per visit and then 20% coinsurance after deductible is met</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.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 2022-2023 school year

*Use of benefits must be coordinated and approved by GeoBlue.*

<table>
<thead>
<tr>
<th>International telemedicine services²</th>
<th>Confidential access to international doctors by phone or video call.</th>
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<table>
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<tr>
<th>Coverage outside of the U.S., excluding student's home country.</th>
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<tbody>
<tr>
<td>Medical expenses</td>
</tr>
</tbody>
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<table>
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<tr>
<th>Coverage worldwide, except within 100 miles of primary residence for U.S. students.</th>
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<tbody>
<tr>
<td>Coverage worldwide, excluding home country for international students.</td>
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<tr>
<td>Emergency medical evacuation</td>
</tr>
<tr>
<td>Repatriation of remains</td>
</tr>
<tr>
<td>Emergency family travel arrangements</td>
</tr>
<tr>
<td>Political emergency and natural disaster evacuation (Available only when traveling outside the United States)⁴</td>
</tr>
<tr>
<td>Accidental death and dismemberment</td>
</tr>
</tbody>
</table>

¹ To register online, please visit geobluestudents.com and select “Log in or Register,” then select “Register as a Member.” Please enter your Anthem ID Number or Access Code: GTB9999ACM37.

² Please contact GeoBlue with any questions at the following numbers:

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 800-888-2108.

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)

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 800-888-2108 or visit us at studentsatanthem.com.