

# Your healthy future starts here

## University of Missouri–Columbia 2023/2024 student health plan highlights

As a student, you're engaging your body and mind every day. You need a health plan that supports you through it all. With your Anthem Student Advantage health plan, you can access the right care wherever and whenever you need it.

### Using your Anthem Student Advantage health plan

#### How to sign up

You can easily enroll by following the steps below:

> Go to [studentenroll.anthem.com/345](https://studentenroll.anthem.com/345) > Click "Start Here" > 1) Answer questions regarding dependents > 2) Choose the term dates you're enrolling in and click "Select This Term" > 3) Read Important Enrollment Information and click "Yes" to agree > Click "Continue to Next Step" > Create an Account to enter your payment information. If you do not have a Student ID please enter your Employee ID located at the top of your paycheck > You will receive a confirmation email once registered.

#### When to expect 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<sup>sm</sup> Health mobile app when you register with your student ID number on or after your plan start date. You can print a copy of your card or show it to your doctor from your smartphone.

If you would like a hard copy of your ID card, call Member Services at **833-332-0798** on or after your plan start date.

#### Where to go for care

- You can first seek services at Student Health Center.
- Find a doctor in your plan's Blue Access Choice Network using the Sydney Health mobile app or [anthem.com/find-care/](https://anthem.com/find-care/).
- Have a virtual visit with a doctor or therapist using the Sydney Health mobile app or **anthem.com**.



## Who is eligible

- All non-immigrant international students, scholars and Optional Practical Training/Academic Training (OPT) participants holding F or J visas are eligible for this coverage.
- Covered scholars may also enroll their lawful spouse and/or dependent children up to the age of 26.

For more plan information, go to [student.anthem.com/student/schools/mizzou](https://student.anthem.com/student/schools/mizzou) or scan this QR code with your phone's camera.



# What it costs

## Coverage dates and costs (International rates) \*

Session	Student	Student & Spouse	Student & Child(ren)	Student, Spouse & Child(ren)
<b>Monthly Cost</b> <small>Coverage will be effective the day the Scholar enters the U.S.A. Rates will be assessed on a full month basis.</small>	\$213	\$422	\$422	\$631

\*Rates and Benefits are pending Missouri Department of Insurance approval.

## Benefits overview and cost of care

**Student Health Referral:** Get treated at the Student Health Center first. If a referral is needed to an outside provider your deductible will be waived. You will still be responsible for any applicable copays and coinsurance.

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Yearly deductible</b>	\$400 person	\$800 Person
<b>Your share of the cost (coinsurance)</b>	20%	50%
<b>Out-of-pocket maximum</b>	\$7,500 person / \$15,000 family	Unlimited person/Unlimited family
<b>Primary care doctor visit</b>	\$20 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Preventive care screening and vaccines</b>	No charge	30% coinsurance after medical deductible is met
<b>Specialist care visit</b>	\$40 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Mental health visit</b>	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Urgent Care</b>	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Emergency room facility services</b>	\$200 copay then 20% coinsurance after medical deductible is met	Covered as In-Network
<b>Emergency room doctor and other services</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b>Prescription medicine</b> Tier 1-3: Covers up to a 30 day supply (retail). Covers up to a 90 day supply (delivery). No coverage for nonformulary drugs. Tier 4: Covers up to a 30 day supply (retail and delivery). No coverage for nonformulary drugs.	Tier 1: \$15 (retail); \$30 (delivery) Tier 2: \$40 (retail); \$80 (delivery) Tier 3: \$65 (retail); \$130 (delivery) Tier 4: \$100 (retail); \$100 (delivery)	Tier 1: \$15 (retail); No delivery Tier 2: \$40 (retail); No delivery Tier 3: \$65 (retail); No delivery Tier 4: \$100 (retail); No delivery
<b>Medical Coverage outside of the U.S. (excluding your home country)</b>	No out-of-pocket expense up to a \$250,000 lifetime maximum	

## We're here to help

**Benefits and Claims**

833-332-0798

**Emergency travel**

833-511-4763

**Enrollment and eligibility**

[student.anthem.com/student/schools/mizzou](http://student.anthem.com/student/schools/mizzou)

**Finding doctors and mental health professionals**

Sydney Health app or [anthem.com/find-care/](http://anthem.com/find-care/)