



2021-22 Student Medical Plan Changes

Effective September 1, 2021, the Caltech Student Health plan will be changing our medical insurance carrier and provider network from United Health Care Student Resources (UHCSR) to Anthem Student Advantage (ASA) to benefit from a lower premium increase as compared to UCHSR and improved provider discounts. Our overall guiding principle during this transition period is to make the change to ASA as smooth and seamless as possible for our students.

In addition to the Carrier change, the 2021-2022 plan also incorporates other changes. The elected Health Committee, including its faculty, undergraduate, and graduate student members, unanimously recommended these changes. The student members have also kept GSC and ASCIT leadership informed. These changes include:

- Decreased in-network deductible from \$500 to \$250
- Decreased in-network out of pocket maximum from \$2,000 to \$1,000

No Carrier changes or plan design changes will be implemented for our Dental and Vision Plans.

To support a smooth transition, we will be sharing more information about the changes in the near future and introduce an Anthem Concierge, a dedicated Anthem employee to support Caltech ASA members. Look for more communications from the Caltech Benefits team.

We encourage students to search for care and providers in the ASA network prior to the plan start date:

- First, go to <http://anthem.com/ca> and click on the top button named 'Find Care'
- Now onto a few simple steps:
- Select Guest and the following:
 - Medical
 - The State you are looking for care in: California
 - The type of plan is Medical (Student Health)
 - The plan is Blue Cross PPO (Prudent Buyer) - Student Health - which is Anthem's most broad network
- Enter your zip code and you should be able to find providers around your area by searching the provider name, specialty, license number or NPI.

If you have questions, you can reach out to:

The Caltech Benefits Team:
Kevin Lee, Student Benefits Specialist, kcllee@caltech.edu