How Our Medical Plan Works

What the Health Plan Covers
The Plan helps you pay for medical care and prescription drugs when you are at school, home or abroad. This includes services for routine, urgent and emergency care, as well as lab samples taken by Student Wellness Services.

When You Need Medical Care

1. Use Anthem Student Advantage (ASA) Preferred (PPO) Providers
You can receive care from any licensed health provider, but you'll save money when you receive care from doctors, pharmacies, mental health counselors, and other health providers in the Anthem Student Advantage (ASA) Preferred Provider Organization (PPO) network.
- Search for Preferred (PPO) providers at anthem.com/ca/find-care.
- Ask Student Wellness Services for referrals.
- Ask our dedicated Anthem Concierge for assistance.

2. Show Your ID Card
When you visit your doctor, pharmacy, mental health counselor, or other health provider, show your ASA ID card. Make sure your provider has a copy of the front and back of your card so they can properly verify your eligibility and submit claims to the correct address.
- Soon after enrolling in the Plan, you'll receive an email from ASA with instructions on how to get your ID card.
- You can also download, print, or request your ID card at anthem.com/ca or with the Sydney Health app.

3. Pay Your Health Provider
When you’re responsible for some of the cost, you’ll either pay your health provider at the time you receive care or the provider will send you a bill. See the following page for out-of-pocket costs.
- You pay nothing for certain preventive services allowed under the Affordable Care Act and your first 25 mental health visits when you use ASA Preferred (PPO) health providers.
- For other types of covered care, you and the Plan share the cost.
- Compare what you pay the provider to Anthem’s Explanation of Benefits (EOB) to ensure you are paying the correct amount.

Connect with a U.S. Board-certified doctor 24/7, 365 days a year
With LiveHealth Online, you can access a doctor using your smartphone, tablet, or computer usually within an hour. LiveHealth Online is available at no cost to you if you are enrolled in the Caltech Student Medical Plan (otherwise, you can use the service and pay for the visit). Visit livehealthonline.com to learn more, register and download the LiveHealth Online app. Register today so you’ll be all set to use LiveHealth Online when you need it.

Special Services While Away from Home
Anytime you’re more than 100 miles away from home — even out of the country — you’re eligible for special services through ASA’s Geoblue Program. Services include emergency medical, travel, and personal security assistance. To ensure coverage, you (or a family member or Caltech representative) must call the number on your ASA Health ID card before you receive these services. Check out the Caltech Student Benefits site for details.

Get the Sydney Health App
Access your ID card, claims and benefit information — and much more — at any time.
- Check out the Caltech Student Benefits site for details.
- Set up your account at anthem.com/ca.
**Deductible** — the amount you pay before the Plan provides coverage (excludes copays and prescription drugs)

<table>
<thead>
<tr>
<th>When You Use ASA PPO Providers (Preferred/In-Network)</th>
<th>When You Use Other Providers (Non-Preferred/Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250 per person per policy year (Sept 1 – Aug 31)</td>
<td>$1,000 per person per policy year (Sept 1 – Aug 31)</td>
</tr>
</tbody>
</table>

**Out-of-Pocket Maximum** — once you reach this amount, the Plan pays 100% for the rest of the policy year (includes deductible, coinsurance, copays and prescription drugs)

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<th>When You Use ASA PPO Providers (Preferred/In-Network)</th>
<th>When You Use Other Providers (Non-Preferred/Out-of-Network)</th>
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<tbody>
<tr>
<td>$1,000 per person per policy year ($2,000 max for all insured family members)</td>
<td>$5,500 per person per policy year ($11,000 max for all insured family members)</td>
</tr>
</tbody>
</table>

**After the applicable deductible has been met, eligible expenses are payable as follows:**

### PREVENTIVE CARE BENEFITS

**Annual Physicals, GYN Exams, Routine Screenings and Immunizations**

- 100%
- Not covered

### PRESCRIPTION DRUGS

**Retail Pharmacy (31-day supply)**

- Lesser of the drug cost or flat copays
  - $10 tier 1 drugs
  - $30 tier 2 drugs
  - $50 tier 3 drugs
- $10 copay tier 1 drugs
- $30 copay tier 2 drugs

**Mail-Order Pharmacy (90-day supply)**

- Lesser of the drug cost or flat copays
  - $20 tier 1 drugs
  - $60 tier 2 drugs
  - $100 tier 3 drugs
- Not covered

### MENTAL HEALTH AND SUBSTANCE ABUSE BENEFITS

**Outpatient Mental Health/Substance Abuse Expenses**

- No copay for first 25 visits*
- You pay $15 copay per visit for additional visits* (no deductible)*
- 60% of reasonable charge

**Inpatient Mental Health**

- 80% of negotiated charge
- 60% of reasonable charge

**Inpatient Substance Abuse Expenses**

- 80% of negotiated charge
- 60% of reasonable charge

Continued on the next page
<table>
<thead>
<tr>
<th>SURGICAL (INPATIENT AND OUTPATIENT) BENEFITS</th>
<th>When You Use ASA PPO Providers (Preferred/In-Network)</th>
<th>When You Use Other Providers (Non-Preferred/Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgical Expenses</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Anesthesiologist Expense &amp; Assistant Surgeon Expenses</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>INPATIENT BENEFITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Room and Board Expenses</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Intensive Care/Hospital Expenses</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Miscellaneous Hospital Expenses</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>(lab tests, x-rays, anesthesia, special equipment, medicines, operating room)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Hospital Visit Expenses (for non-surgical services)</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>OUTPATIENT BENEFITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician’s Office Visit Expenses</td>
<td>$15 copay per visit (no deductible)*</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Urgent Care Expenses</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>Emergency Care Expenses</td>
<td>80% of negotiated charge after $150 copay (copay waived if admitted)</td>
<td>80% of negotiated charge after $150 copay (copay waived if admitted)</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>80% of negotiated charge</td>
<td>60% of reasonable charge</td>
</tr>
<tr>
<td>ADDITIONAL BENEFITS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance Expenses</td>
<td>Covered at no cost to you.</td>
<td>N/A</td>
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<tr>
<td>Telehealth through LiveHealth Online</td>
<td>Covered at no cost to you.</td>
<td>N/A</td>
</tr>
<tr>
<td>* Any extra care, such as lab work or x-rays, is subject to the deductible and coinsurance.</td>
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</tbody>
</table>

This material is for information only. The Caltech Student Medical Plan excludes coverage for certain services and contains limitations on the amounts it will pay, and may not cover all your health care expenses. See the ASA Student Health Plan Brochure for details.