Anthem
Student Advantage
Helping keep you at your personal best

Caltech
Student Health Insurance Plan

www.anthem.com/studentadvantageca
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 your new school year begins, it’s important to understand your health care benefits and how they work. Your Anthem Student Advantage plan will help guide you through that process with information about who is eligible, what is covered, how much it costs, and the best ways to access care.

What you need to know about Anthem Student Advantage

Who is eligible?

- If you’re a registered Caltech undergraduate or graduate student, you’re eligible for Caltech student medical insurance.
- For an additional charge, you may also enroll your spouse or domestic partner and eligible dependent children.
- Coverage is required! All registered students must have medical insurance — either Caltech insurance or other insurance that meets Caltech’s waiver requirements.
Coverage periods and rates

Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below.

Costs and dates of coverage

<table>
<thead>
<tr>
<th>Session</th>
<th>Student only*</th>
<th>Student and 1 dependent</th>
<th>Student and 2 or more dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual (9/1/2023 – 8/31/2024)</td>
<td>$4,998</td>
<td>$9,996</td>
<td>$14,994</td>
</tr>
</tbody>
</table>

*Student only rates are for undergraduate students only. For graduate student rates please visit the Caltech Student Benefits site.

† The above rates include premiums for the plan and commissions and administrative fees.
‡ Rates are currently under regulatory review with the state and subject to change.
If you have questions about enrollment and waiver options, visit studentca.anthem.com/student or call 1-833-332-0797.

Waiver Deadlines

You can waive your Anthem Student Advantage plan if you have comparable coverage.

- 8/18/2023
Keep in touch with your benefits information

**Student Wellness Services**
1239 Arden Road
Pasadena, CA 91125
Health 1–626–395–6393
Counseling 1–626–395–8331
[https://wellness.caltech.edu](https://wellness.caltech.edu)
Monday – Friday
8:00am – 5:00pm
Closed on Institute Holidays

**Benefits, eligibility, enrollment and claims**
1–833–332–0797
[https://studentca.anthem.com/student](https://studentca.anthem.com/student)
Anthem Blue Cross Life and Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007
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℠ Health¹ mobile app through Anthem Student Advantage, you have instant access to:
- Your member ID card.
- The Find a Doctor tool.
- More 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.

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.² To sign up, go to the Sydney Health app or livehealthonline.com. You can also download the free LiveHealth Online app to sign up.

24/7 NurseLine
Call 1-844-545-1429 to speak to a registered nurse who can help you with health issues like fever, allergy relief, cold and flu symptoms and where to go for care. Nurses can also help you enroll in health management programs if you have specific health conditions, and remind you about scheduling important screenings and exams, and more.

Provider finder
Use www.anthem.com/ca/find-doctor/ to find the right doctor or facility close to where you are.

Anthem Student Advantage Caltech website
Use www.anthem.com/studentadvantageca to see your health plan information, including providers, benefits, claims, covered drugs and more.

¹Sydney Health is a service mark of CareMarket, Inc.
²Appointments subject to availability of a therapist. Psychologists or therapists using LiveHealth Online cannot prescribe medications. Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 9-850-794-2433 National Suicide Prevention Lifeline or 9-1-1 and ask for help. If your issue is an emergency, call 9-1-1 or go to your nearest emergency room. LiveHealth Online does not offer emergency services. LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.
This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC) will prevail. Plan benefits are pending approval with the state and subject to change.

### 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 an Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Overall Deductible</strong></td>
<td>$250 per person</td>
<td>$1,000 per person</td>
</tr>
<tr>
<td><strong>Out-Of-Pocket Max</strong></td>
<td>$1,000 person / $2,000 family</td>
<td>$5,500 person / $11,000 family</td>
</tr>
<tr>
<td><strong>Preventive care/ screening/ immunization</strong></td>
<td>No charge</td>
<td>40% coinsurance after deductible is met</td>
</tr>
<tr>
<td><strong>Primary Care visit to treat an injury or illness</strong></td>
<td>$15 copay per visit, deductible does not apply</td>
<td>40% coinsurance after deductible is met</td>
</tr>
<tr>
<td><strong>Specialist care visit</strong></td>
<td>$15 copay per visit, deductible does not apply</td>
<td>40% coinsurance after deductible is met</td>
</tr>
<tr>
<td><strong>Urgent Care (Office Setting)</strong></td>
<td>$15 copay per visit, deductible does not apply</td>
<td>40% coinsurance after deductible is met</td>
</tr>
<tr>
<td><strong>Emergency Room Facility Services - copay waived if admitted</strong></td>
<td>$150 copay per admission plus 20% coinsurance, deductible does not apply</td>
<td>$150 copay per admission plus 20% coinsurance, deductible does not apply</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 Easily access international doctors by phone or video and use our 24/7 help center for emergency health questions. Anthem Student Advantage and GeoBlue provides the right support and services when you need them the most.

Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2023-2024 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>
</tr>
</thead>
</table>

Coverage outside of the U.S., excluding students home country.

| Medical expenses | Maximum benefit up to $250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.³ |

Coverage worldwide, except within 100 miles of primary residence for U.S. students.

<table>
<thead>
<tr>
<th>Coverage worldwide, excluding home country for international students.</th>
</tr>
</thead>
<tbody>
<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</td>
</tr>
<tr>
<td>Accidental death and dismemberment</td>
</tr>
</tbody>
</table>

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 information provided by Teladoc Health and 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, nonaffiliated 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 1-833-332-0797.

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)

**Access help in your language**

**Arabic**

تستطيع قريباً لحريتك، إيجاد تلقيب وصول أو فتح واحداً، خذ وصولاً في ذهني كعني كعب صراغ (711) (TTY/TDD: 711)

**Armenian**

Ձեռնարկանքների մեջ ձեր լեզունը անվճար ունենք և զարգացնելու կարողություն ունենք. Տեսանյութերի ուղարկման համար որոշակի մուտքագրեր մարդասիրությունը անցնում է այս ID թաղամասը մեկ կիլոմետրի հաշվարկով (TTY/TDD: 711)

**Chinese**

您有权使用您的语言免费获得该信息和协助，请拨打您的ID卡上的客服电话以获取协助。 (TTY/TDD: 711)

**French**

Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

**Haitian**

Ou gen dwa pou resevwa enfòmasyon sa a ak assisans nan lang ou pou grait. Rele nimewo Mamb Sèvis li ki sou kat identifikasyon ou a pou jwen ed. (TTY/TDD: 711)

**Italian**

Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY/TDD: 711)

**Japanese**

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーシップ番号に電話してください。 (TTY/TDD: 711)

**Korean**

귀하에게는 무료로 이 정보를 영고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 원하시면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

**Navajo**

Bee ná ahodó t’áá ni nízah al k’úghí át’ádoow t’áá báak’ee. Naaltsoos bee atah níningíí bee néé ‘dolzínggo nantínnígíí bëesh bee hane’í bika’dí áají hodíílnih. (TTY/TDD: 711)

**Polish**

Masz prawo do bezpłatnego otrzymywania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY/TDD: 711)

**Punjabi**

ਤੁਹਾਡੀਆਂ ਅਧਾਰਤਿਆਂ ਨੂੰ ਵਿਨਕਸ਼ਣ ਦੇ ਲਈ ਸਥਾਨਕ ਸੇਵਾ ਲਈ ਅਨੁਸਰਨੀਆਂ ਹੋਣ ਲਈ ਕਾਫ਼ੀ ਸੁਝਾਵ ਮੁਕਤ ਲਗਾ ਰਹਾ ਹੈ। ਹੁਣ ਤੁਹਾਡੀਆਂ ਅਧਾਰਤਿਆਂ ਲਈ ਸਥਾਨਕ ਸੇਵਾ ਲਈ ਕਾਫ਼ੀ ਸੁਝਾਵ ਮੁਕਤ ਲਗਾ ਰਹਾ ਹੈ। (TTY/TDD: 711)

**Russian**

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

**Spanish**

Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

**Tagalog**

May karapatan kayong mayakabang makakaya ang impormasyon at tungkol na ito sa ginagamit ninyong wika ng wala lang bayad. Tumawag sa numero ng Member Services na nasa imong ID card para sa tungkol. (TTY/TDD: 711)

**Vietnamese**

Quy chế có quyền nhận miễn phí thông tin và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi số Dịch vụ Thành viên trên thẻ ID của quý vị để được giúp đỡ. (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 WA2002-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 (TTY/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 1-833-332-0797 or visit us at anthem.com/studentadvantageca.