

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 Preferred (PPO) Providers	2. Show Your ID Card	3. Pay Your Health Provider
<p>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 Preferred Provider Organization (PPO) network.</p> <ul style="list-style-type: none"> • Search for Preferred (PPO) providers at anthem.com/ca/find-care. • Ask Student Wellness Services for referrals. • Ask our dedicated Anthem Concierge for assistance. 	<p>When you visit your doctor, pharmacy, mental health counselor, or other health provider, show your Anthem 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.</p> <ul style="list-style-type: none"> • Soon after enrolling in the Plan, you'll receive an email from Anthem 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. 	<p>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.</p> <ul style="list-style-type: none"> • You pay nothing for certain preventive services allowed under the Affordable Care Act and your first 25 in-network mental health visits when you use Anthem 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 Anthem's Geoblue Program. Services include emergency medical, travel, and evacuation assistance. *To ensure coverage, you (or a family member or Caltech representative) must call the number on your Anthem 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](https://www.anthem.com/ca).

2024 – 25 Caltech Student Medical

Contacting Anthem	anthem.com/ca (833) 332-0797 8 a.m. – 6 p.m. Pacific time	
Policy Year	September 1 – August 31	
	When You Use Anthem PPO Providers (Preferred/In-Network)	When You Use Other Providers (Non-Preferred/Out-of-Network)
	You Pay:	You Pay:
Deductible — the amount you pay before the Plan provides coverage (excludes copays and prescription drugs)	\$250 per person per policy year (Sept 1 – Aug 31)	\$1,000 per person per policy year (Sept 1 – Aug 31)
Out-of-Pocket Maximum — once you reach this amount, the Plan pays 100% of covered services for the rest of the policy year (includes deductible, coinsurance, copays and prescription drugs)	\$1,000 per person per policy year (\$2,000 max for all insured family members)	\$5,500 per person per policy year (\$11,000 max for all insured family members)

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

PREVENTIVE CARE BENEFITS

Annual Physicals, GYN Exams, Routine Screenings and Immunizations	No charge	40% of reasonable charge
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PRESCRIPTION DRUGS

Retail Pharmacy (30-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 (treatment by licensed or accredited health service organization or hospital or licensed practitioner)	No copay for first 25 visits* You pay \$15 copay per visit for additional visits* (no deductible)*	40% of reasonable charge
Inpatient Mental Health Expenses	20% of negotiated charge	40% of reasonable charge
Inpatient Substance Abuse Expenses	20% of negotiated charge	40% of reasonable charge

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	When You Use Anthem PPO Providers (Preferred/In-Network)	When You Use Other Providers (Non-Preferred/Out-of-Network)
	You Pay:	You Pay:
SURGICAL (INPATIENT AND OUTPATIENT) BENEFITS		
Surgical Expenses	20% of negotiated charge	40% of reasonable charge
Anesthetist Expense & Assistant Surgeon Expenses	20% of negotiated charge	40% of reasonable charge
INPATIENT BENEFITS		
Hospital Room and Board Expenses	20% of negotiated charge	40% of reasonable charge
Intensive Care/Hospital Expenses	20% of negotiated charge	40% of reasonable charge
Miscellaneous Hospital Expenses (lab tests, x-rays, anesthesia, special equipment, medicines, operating room)	20% of negotiated charge	40% of reasonable charge
Physician's Hospital Visit Expenses (for non-surgical services)	20% of negotiated charge	40% of reasonable charge
OUTPATIENT BENEFITS		
Physician's Office Visit Expenses	\$15 copay per visit (no deductible)*	40% of reasonable charge
Urgent Care Office Visit Expenses	\$15 copay per visit (no deductible)*	40% of reasonable charge
Emergency Care Expenses	20% of negotiated charge after \$150 copay (copay waived if admitted)	20% of reasonable charge after \$150 copay (copay waived if admitted)
Durable Medical Equipment	20% of negotiated charge	40% of reasonable charge
ADDITIONAL BENEFITS		
Emergency Ambulance Expenses	For covered medical expenses, you pay 20% of the reasonable charge.	
Telehealth through LiveHealth Online	Covered at no cost to you. Visit livehealthonline.com to learn more and register.	N/A

* Any extra care, such as lab work or x-rays, is subject to the deductible and coinsurance.

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 [Anthem Student Medical Plan Brochure](#) for details.