



Blue Student HealthSM

Cairn University

Independence 

Independence Administrators



Why choose Blue Student Health?

- National and international coverage
 - 24/7 nurse helpline
 - Care coordination with your student health center
 - Mobile access to your health plan
 - Secure online resources
 - Student discount vision program*
 - Prescription coverage
 - Discounts on health and wellness products
 - 75 years of experience
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You're about to experience some of the most exciting and memorable times of your life. But you're going to need health insurance just in case those exciting times don't go exactly according to plan.

Blue Student Health gives you:

- access to doctors and hospitals all over the world;
- care coordination with your student health center;
- prescription drug coverage;
- value-added student discounts on eye care,* fitness, health and wellness products, and alternative care;
- pediatric dental and vision coverage for enrolled dependents age 0 - 18;
- online health tools and a mobile app to access your health plan.

Access to doctors and hospitals worldwide

Blue Student Health, offered through Independence Blue Cross, gives you affordable access to doctors, hospitals, and other health care services across the U.S. and all over the world. One-third of all Americans rely on a Blue Cross or Blue Shield plan¹ for their health insurance because they get access to:

- 96 percent of U.S. hospitals;¹
- 92 percent of U.S. physicians;¹
- more board-certified doctors than any other health insurance company;
- doctors and hospitals in more than 200 countries.¹

Designed for the student population

College students have unique health care needs, so Blue Student Health offers access to services specifically designed for college students:

- care coordination with your student health center;
- value-added discounts on health and wellness products and services through Blue365[®]; ²
- a student discount vision program through Davis Vision for enrolled students;*
- convenient mobile and online resources.

Care coordination with your student health center

If you get sick or injured, your first stop will probably be the student health center. As a member of Blue Student Health, you have access to health care services that complement your health center's services, including:

- access to primary care physicians, specialists, and hospitals near campus; where you live; and when you travel;
- follow-up services if you are injured or diagnosed with a complex, catastrophic, or chronic illness.

Plus, you have access to a 24/7 nurse helpline, which means you're never more than a phone call away from a health care professional.

Online tools

The “Find a Doctor” tool lets you search for doctors, hospitals, and other health care providers near your home, at school, or traveling abroad. In addition to finding providers, the tool lets you:

- compare up to three provider profiles, side by side;
- read and post online ratings and reviews for doctors and hospitals;³
- view the estimated costs of some common procedures.

The online resources also give you access to all of your health plan information and the complete WebMD® suite of health-related tools. Complete a Personal Health Profile to get an overall wellness score. Securely store your Personal Health Record. Look up claims. View, print, or email a temporary ID card. Review your benefit coverage, and more.

Smartphone App for Android™ or iPhone®

Your phone is your primary source for entertainment, information, and communication. So our app lets you access your health plan information using your smartphone or tablet. You can verify your coverage information; pull up a copy of your ID card or email it to your doctor; and access claims information while on the go.

Prescription coverage

You need to fill a prescription. Now what? Relax. Blue Student Health includes a drug benefit program with access to:

- more than 68,000 network pharmacies;
- mail-order pharmacy.

Blue365 — Healthier living for less

Blue Student Health offers you exclusive value-added discounts and offers from leading national companies through Blue365; a web-based resource that connects you to health and wellness products and services, including:

- fitness memberships and equipment;
- weight loss plans;
- laser vision correction;
- smoking cessation.

Blue365 also has informative articles on topics such as weight management, healthy eating, emotional wellness, and more.

Blue Student Health members have access to student discount programs for:

- eye exams and eyewear;*
 - health and wellness products;
 - fitness memberships and equipment.
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Visit www.ibxtpa.com/students for more information about Blue Student Health.

Student discounts on eye exams, eye wear, and more*

Students enrolled in Blue Student Health also have access to a discount vision care program through Davis Vision. Enrolled students get special pricing on eye exams, eyewear, and contact lenses at 45,000 ophthalmologists, optometrists, and regional and national retailers.

When you receive your ID card, you can visit www.DavisVision.com or call the number on your ID card to learn more about your vision care discount program and to locate participating providers.

Pediatric Vision Benefits

Blue Student Health provides a Pediatric Vision Plan that complies with Affordable Care Act (ACA) requirements for students under age 19. If your plan covers dependents, the Pediatric Vision Plan also covers enrolled dependents age 0 to 18.

- Eye examination including dilation, when professionally indicated — 1 per calendar year;
- Spectacle lenses — 1 pair per calendar year;
 - clear plastic single-vision, lined bifocal, trifocal, or lenticular lenses
 - oversized lenses
 - tinting of plastic lenses
 - scratch-resistant coating
 - polycarbonate lenses
- Frame — 1 per calendar year;
- Medically necessary contact lenses (with prior approval) including materials, evaluation, fitting, and follow-up care.

Pediatric Dental Benefits

Blue Student Health provides a Pediatric Dental Plan that complies with Affordable Care Act (ACA) requirements for students under age 19. If your plan covers dependents, the Pediatric Dental Plan also covers enrolled dependents age 0 to 18.

The plan provides exams, x-rays, and cleanings along with other basic covered, ACA-approved benefits. There is no cost to the member when you use a dental provider who participates in the United Concordia network.

The Pediatric Dental Benefits are administered by United Concordia. Members will receive a separate ID card from United Concordia for their Pediatric Dental Plan. For more information, please contact United Concordia at 1-866-568-5994, or visit www.ucci.com.

Healthy travels

Blue Student Health makes it easy to find a doctor when you're enjoying spring break in Cabo San Lucas or vacationing overseas. Blue Student Health gives you access to providers in more than 200 countries through BlueCard Worldwide®.

Global emergency medical services

As a Blue Student Health member, you'll have access to Arch Insurance Group® coverage for potential emergency expenses during your travels. Get assistance with the following:

- replacement prescription refill;
- lost luggage, documents, or personal belongings;
- medical assistance after discharge from a hospital;
- repatriation arrangements in the unfortunate passing of a student while traveling;
- referrals to interpreters or legal personnel.

Plus Arch Insurance Group offers assistance with travel arrangements in the event a student is hospitalized more than 24 hours during their travels.

Be informed before you travel

To help you plan for your trips, Arch Insurance Group can offer access to pre-trip information, such as visa requirements, security advisories, immunization, and inoculation recommendations.

“ Our 24/7 nurse helpline means a health care professional is only a phone call away.⁴

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What is my cost for Blue Student Health?

Rates	Annual	Spring Semester
Student only	\$1,503	\$931

When can I enroll in Blue Student Health?

You can enroll at two times:

- during your school's open enrollment period; or
- if you experience a qualifying life event that causes you to lose other coverage or changes your status. You must enroll within 31 days after the qualifying life event.

Qualifying life events include: loss of coverage through a job; are no longer eligible under your parents' plan; marry, divorce, having a child, or adopting a child.

Where can I find more information about Blue Student Health?

Visit ibxtpa.com/students to learn more about the benefits of enrolling in a Blue Student Health plan. You may also see the "Blue Student Health FAQ" at www.ibxtpa.com/students to find answers to commonly asked questions.



Who can answer my questions about Blue Student Health?

Students can email student@ibxtpa.com or call 1-888-547-5080 to speak to a customer experience advocate.

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¹ Blue Cross Blue Shield, Key Messages.

² Most discounts are free; some require a fee to access discounts.

³ You must be a Blue Student Health Member and have portal access to post reviews.

⁴ Please review the member benefit booklet for the terms and conditions of the Blue Student Health Plan.

*Dependents of students enrolled in Blue Student Health are not eligible for the Davis Vision discount program. However, dependents 18 and younger may be eligible for pediatric vision benefits through Davis Vision. Please refer to your benefit plan information for complete details of the terms, limitations, and exclusions of your health care coverage.

Davis Vision, an independent company, offers vision care and eyewear services to Independence Administrators.

The dental products are offered independently by United Concordia. This is not an Independence Administrators product. United Concordia is solely responsible for the dental products.

Evacuation, repatriation, accidental death and dismemberment coverage, and Intercollegiate Athletic Insurance is administered and underwritten by Arch Insurance Group, an independent company.

WebMD is an independent company offering health information and wellness education to Independence Administrators plan members.

Android is a trademark of Google Inc. iPhone is a registered trademark of Apple Inc.

Blue365 offers access to savings on items that plan members may purchase directly from independent vendors. Blue365 does not include items covered under your group health plan administered by Independence Administrators. The Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither BCBSA nor Independence Administrators recommends, endorses, warrants, or guarantees any specific Blue365 vendor or item. Discount offers are subject to change at any time.

The BLUE CROSS and BLUE SHIELD names and symbols, Blue365, BlueCard, BlueCard Worldwide, and Blue Distinction are registered marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Blue Student Health benefits are underwritten by QCC Insurance Company and administered by Independence Administrators. QCC Insurance Company and Independence Administrators are independent licensees of the Blue Cross and Blue Shield Association.

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