

**2023-2024**

# **Anthem Student Advantage**

Helping keep you at your personal best



## **City College of San Francisco Student Health Insurance Plan**

[student.anthem.com/welcome](https://student.anthem.com/welcome)

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**Anthem**  | **STUDENT ADVANTAGE**





### **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](http://www.anthem.com/ca).

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# Welcome to Anthem Student Advantage

As the new semester begins, we want to help you be confident knowing you have the health coverage that's right for you. This booklet will help explain what's covered under the Anthem Student Advantage plan, how much it costs, and the best ways to access care.

## Anthem Student Advantage 101



### Who is eligible?

- All International and Intensive English Program students enrolled at your school are eligible for and are required to purchase this insurance plan. International students who have been approved for permanent residency are not eligible.
- The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If and whenever the Company discovers that the eligibility requirements have not been met, its only obligation is a refund of premium, less any claims paid.

California requires residents and their dependents to obtain, and maintain, health coverage or pay a penalty, unless they qualify for an exemption. Enrolling in student health insurance offered by the college or university you are attending is one way to meet this requirement. You may be eligible to get free or low-cost health coverage through Medi-Cal regardless of immigration status. In addition, you may be eligible for free or low-cost health coverage through Covered California. Visit Covered California at [www.coveredca.com](http://www.coveredca.com) to learn about health coverage options that are available for you and your dependents, and how you might qualify to get financial assistance with the cost of coverage. If you are under 26 years of age, you may be eligible for coverage as a dependent in a group health plan of your parent's employer or under your parents' individual market coverage. In addition, you may be eligible to buy individual health insurance directly from a health insurer or health plan, regardless of immigration status. Please examine your options carefully to see if other options are more affordable and whether you are currently eligible to enroll in these other forms of coverage pursuant to an open or special enrollment period.

# Coverage periods and rates

## International Student - Academic/Credit Program

Session	Student	Spouse / Domestic partner	Each child*
Pre Fall 7/01/2023 to 7/31/2023	\$250	\$244	\$244
Spring 1/1/2024 to 6/30/2024	\$1,500.00	\$1,464.00	\$1,464.00
Summer 1 6/01/2024 to 6/30/2024	\$250	\$244	\$244

## Intensive English Program - Summer

Session	Student	Spouse / Domestic partner	Each child*
Summer 1 & 2 6/1/2023 to 7/31/2023	\$500.00	\$488.00	\$488.00
Summer 1 6/1/2023 to 6/30/2023	\$250.00	\$244.00	\$244.00
Summer 2 7/1/2023 to 7/31/2023	\$250.00	\$244.00	\$244.00

\* Premium is charged per child, up to three (3) times the premium fee, after which no further premium is charged for additional children.  
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.

# Coverage periods and rates

## Intensive English Program - Fall

Session	Student	Spouse / Domestic partner	Each child*
Fall 1 & 2 8/1/2023 to 12/31/2023	\$1,250.00	\$1,220.00	\$1,220.00
Fall 1 8/1/2023 to 10/31/2023	\$750.00	\$732.00	\$732.00
Fall 2 10/1/2023 to 12/31/2023	\$750.00	\$732.00	\$732.00

## Intensive English Program - Spring

Session	Student	Spouse / Domestic partner	Each child*
Spring 1 & 2 1/1/2024 to 5/31/2024	\$1,250.00	\$1,220.00	\$1,220.00
Spring 1 1/1/2024 to 3/31/2024	\$750.00	\$732.00	\$732.00
Spring 2 3/1/2024 to 5/31/2024	\$750.00	\$732.00	\$732.00

\* Premium is charged per child, up to three (3) times the premium fee, after which no further premium is charged for additional children.  
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.

# Keep in touch with your benefits information



## **Student Health Services**

Ocean Campus, HC-100

50 Frida Kahlo Way

San Francisco, CA 94112

415-239-3110

<https://www.ccsf.edu/student-services/student-health-services>

Check the SHS website for available hours.



## **Claims and coverage**

800-888-2108

Anthem Blue Cross Life and Health Insurance Company

P.O. Box 60007

Los Angeles, CA 90060-0007



## **Eligibility and Enrollment**

Academic Health Insurance Services

[educlientservices@ahpcare.com](mailto:educlientservices@ahpcare.com)

800-537-1777

<https://ccsf.mycare26.com/>

# 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<sup>SM</sup> Health** mobile app through Anthem Student Advantage, you have instant access to:

- Your member ID card.
- Your school has opted for a digital ID card. Your digital ID card is available on **anthem.com/ca** or the Sydney Health mobile app when you register with your student ID number on or after your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. If you prefer to have a hard copy of your ID Card, you can call our Customer Service Department at **1-800-888-2108** and request a hard copy of your ID card on or after your plan effective date.
- The Find Care tool.
- 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<sup>SM</sup> or Google Play<sup>TM</sup> 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.\* To sign up, go to the **Sydney Health** app or **livehealthonline.com**. You can also download the LiveHealth Online app.



## 24/7 NurseLine

Call **844-545-1429** to speak to a registered nurse who can help you with health issues such as flu and cold symptoms and minor allergic reactions. Nurses can also help you:

- Find where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule screenings and exams



## Find care

Use **anthem.com/ca/find-care** to find the right doctor or facility close to where you are.



## Anthem Student Advantage City College of San Francisco website

Visit **student.anthem.com/welcome** to see your health plan information, including benefits, claims, and covered medicines.

Emotional well-being resources — Your emotional well-being is an important part of your overall health. Emotional well-being resources, administered by Learn to Live, can help you identify the thoughts and behavior patterns that affect your emotional well-being — and work through them with online programs and personalized coaching. You will learn effective ways to manage stress, depression, anxiety, and sleep issues.

To access these resources, visit **anthem.com/ca**.

\* Appointments subject to availability of a therapist. Psychologists or therapists using LiveHealth Online cannot prescribe medications. Online counseling is not appropriate for all kinds of issues. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

# Your plan details

## Anthem Blue Cross

Student Health Insurance Plan:  
City College of San Francisco

Your network:  
Prudent Buyer PPO

Understanding how your plan works and what your out-of-pocket costs will be can help you choose the best fit for your needs and budget. Here are details about your plan.

### Plan Overview

	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$200 per Person, per Policy Year	\$200 per Person, per Policy Year
Out-Of-Pocket Max	\$8,550 per Person	\$8,550 per Person
Preventative care/ screening/ immunization	No charge	40% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	\$40 copay per visit; 20% coinsurance after deductible is met	40% coinsurance after deductible is met
Specialist care visit	\$40 copay per visit; 20% coinsurance after deductible is met	40% coinsurance after deductible is met
Urgent Care	\$40 copay per visit; 20% coinsurance after deductible is met	40% coinsurance after deductible is met
Emergency Room Facility Services - copay waived if admitted	20%, after \$250 copay per visit	20%, after \$250 copay per visit

[Review your complete Summary of Benefits.](#)



## Designed with you in mind

Offering you healthy support  
and convenient benefits to help  
you stay focused on your  
education and your future.

# Access help in your language

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 **800-888-2108**.

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)

## Arabic

تادخ مقرب لصتا. ان اجم لغتغلب تدعاسلما او نتاوجل عملا هذه ولع لوصحلا لكل قحي تدعاسلما لكب تصاخلا (TTY/TDD: 711) فحير عتلا تقاطب ولع دوجولما ءاضعلا

## Armenian

Դուք իրավունք ունեք Ձեր լեզվով անվճար ստանալ այս տեղեկատվությունը և ցանկացած օգնություն: Օգնություն ստանալու համար զանգահարեք Անդամների սպասարկման կենտրոն՝ Ձեր ID քարտի վրա նշված համարով: (TTY/TDD: 711)

## Chinese

您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(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 resewva enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (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サービス番号に電話してください。(TTY/TDD: 711)

## Korean

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

## Navajo

Bee ná ahóót'í t'áá ní nizaad k'ehjí níká a'doowol t'áá jíik'e. Naaltsoos bee atah nílinígíí bee néého' dólzingo nanitínígíí béésh bee hane' í bikáá' áají' hodílnih. (TTY/TDD: 711)

## Polish

Masz prawo do bezpłatnego otrzymania 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

ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵੱਲੋਂ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵੱਲੋਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਮਦਦ ਲਈ ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਉੱਤੇ ਮੈਂਬਰ ਸਰਵਿਸਿਜ਼ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। (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

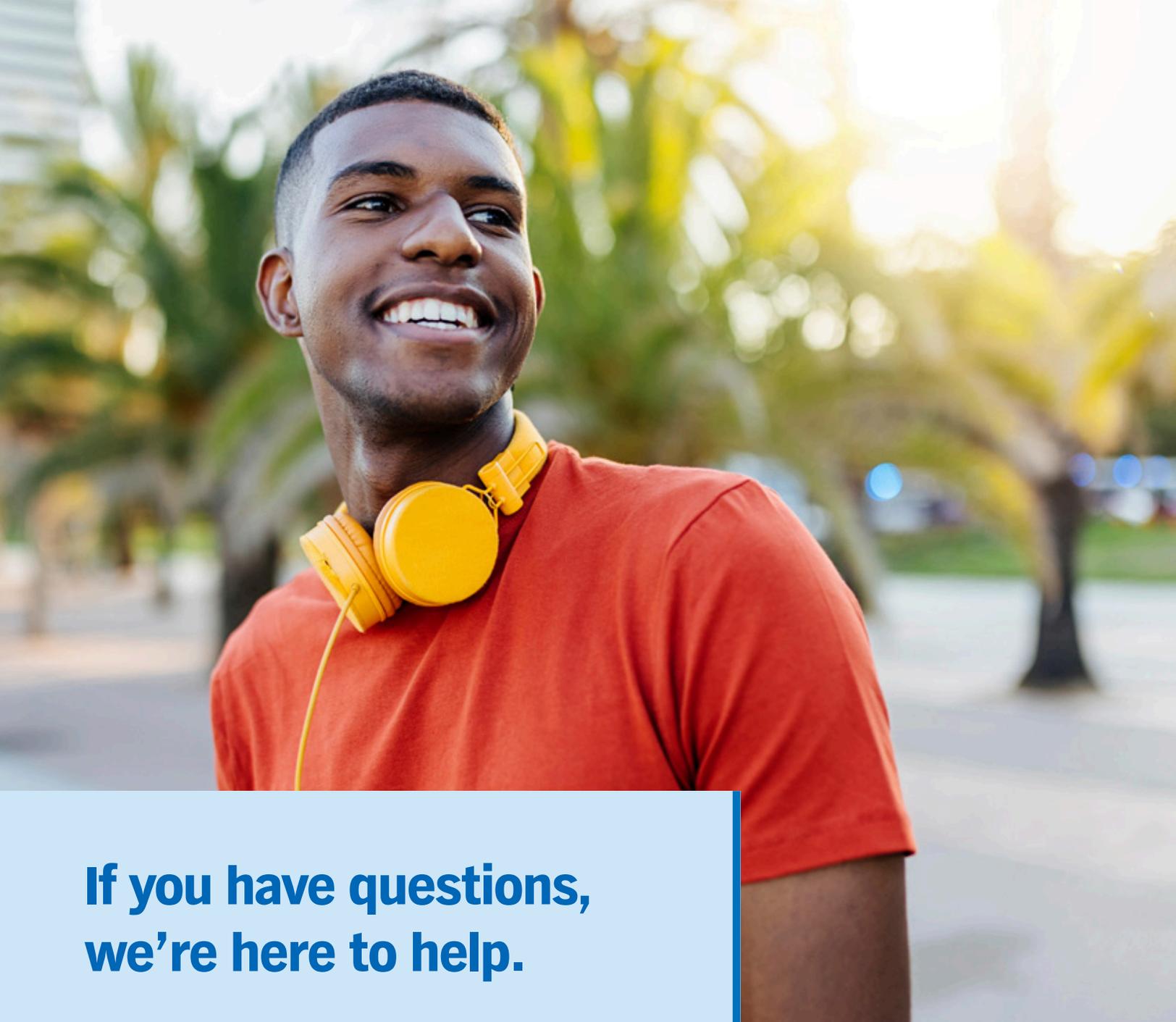
May karapatan kayong makakuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

## Vietnamese

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho 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 VA2002-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 (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 **800-888-2108** or visit us at  
**[student.anthem.com/welcome](https://student.anthem.com/welcome)**.

**Anthem**  | **STUDENT ADVANTAGE**

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