



# Your healthy future starts here

## University of Missouri - Science & Technology

### 2023/2024 student health plan highlights

As a student, you're engaging your body and mind every day. You need a health plan that supports you through it all. With your Anthem Student Advantage health plan, you can access the right care wherever and whenever you need it.

### Using your Anthem Student Advantage health plan

#### When to expect your member ID card

Your school has opted for a digital ID card. Your digital ID card is available on [anthem.com](https://www.anthem.com) or the Sydney<sup>sm</sup> Health mobile app when you register with your student ID number on or after your plan start date. You can print a copy of your card or show it to your doctor from your smartphone.

If you would like a hard copy of your ID card, call Member Services at **833-332-0798** on or after your plan start date.

#### Where to go for care

- You can first seek services at Student Health Services.
- Find a doctor in your plan's Blue Access Choice Network using the Sydney Health mobile app or [anthem.com/find-care/](https://www.anthem.com/find-care/).
- Have a virtual visit with a doctor or therapist using the Sydney Health mobile app or [anthem.com](https://www.anthem.com).

## Who is eligible

- All non-immigrant international students, scholars and Optional Practical Training/Academic Training (OPT) participants holding F or J visas are eligible for this coverage.
- Enrollment in this Plan is mandatory and automatic for non-immigrant international students in F1 or J1 student status.
- Covered students may also enroll their lawful spouse and/or dependent children up to the age of 26.

For more plan information, go to [student.anthem.com /student/schools/mst](https://student.anthem.com/student/schools/mst) or scan this QR code with your phone's camera.



## What it costs

### Coverage dates and costs (International rates) \*

Session	Enrollment Deadline	Student	Student & Spouse	Student & Child(ren)	Student, Spouse & Child(ren)
Annual 8/1/23 - 7/31/24	9/6/23	\$2,603	\$5,206	\$5,206	\$7,809
Fall 8/1/23 – 12/31/23	9/6/23	\$1,088	\$2,176	\$2,176	\$3,264
Spring/Summer 1/1/24 – 7/31/24	2/7/24	\$1,515	\$3,030	\$3,030	\$4,545

\*Rates and Benefits are pending Missouri Department of Insurance approval.

## Benefits overview and cost of care

**Student Health Referral:** Get treated at the Student Health Services first. If a referral is needed to an outside provider your deductible will be waived. You will still be responsible for any applicable copays and coinsurance.

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Yearly deductible</b>	\$400 person	\$800 Person
<b>Your share of the cost (coinsurance)</b>	20%	50%
<b>Out-of-pocket maximum</b>	\$7,500 person / \$15,000 family	Unlimited person/Unlimited family
<b>Primary care doctor visit</b>	\$20 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Preventive care screening and vaccines</b>	No charge	30% coinsurance after medical deductible is met
<b>Specialist care visit</b>	\$40 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Mental health visit</b>	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Urgent Care</b>	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
<b>Emergency room facility services</b>	\$200 copay then 20% coinsurance after medical deductible is met	Covered as In-Network
<b>Emergency room doctor and other services</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b>Prescription medicine</b> Tier 1-3: Covers up to a 30 day supply (retail). Covers up to a 90 day supply (delivery). No coverage for nonformulary drugs. Tier 4: Covers up to a 30 day supply (retail and delivery). No coverage for nonformulary drugs.	Tier 1: \$15 (retail); \$30 (delivery) Tier 2: \$40 (retail); \$80 (delivery) Tier 3: \$65 (retail); \$130 (delivery) Tier 4: \$100 (retail); \$100 (delivery)	Tier 1: \$15 (retail); No delivery Tier 2: \$40 (retail); No delivery Tier 3: \$65 (retail); No delivery Tier 4: \$100 (retail); No delivery
<b>Medical Coverage outside of the U.S. (excluding your home country)</b>	No out-of-pocket expense up to a \$250,000 lifetime maximum	

## We're here to help

Benefits and Claims

833-332-0798

Emergency travel

833-511-4763

Enrollment and eligibility

[student.anthem.com/student/schools/mst](https://student.anthem.com/student/schools/mst)

Finding doctors and mental health professionals

Sydney Health app or [anthem.com/find-care/](https://anthem.com/find-care/)