

Your 2023-2024 plan overview

If you have questions, call 1-844-412-0752 or visit us at www.anthem.com.



The University of Toledo Student Health Insurance Plan

Here are highlights of your Anthem Student Advantage plan benefits, plus important dates and costs of coverage. For more information, please review the plan certificate.

Who's eligible

- › All domestic students taking 6 or more credit hours and all international students taking 1 or more credit hours will automatically be enrolled on the plan unless proof of comparable coverage is provided.
- › Degree seeking domestic students taking less than 6 credit hours are eligible to enroll on the plan.
- › Students enrolled on the plan are also able to enroll their eligible dependents.



How to use your plan

- › For the lowest out-of-pocket cost please visit:
 - The University Health Center on Main Campus
 - The University of Toledo Health Science Campus Student Health and Wellness Center
 - The University of Toledo Medical Center
 - The University of Toledo Pharmacy, or;
- › Access an Anthem in-network provider at www.anthem.com, or;
- › For life-threatening or emergency situation, call 911 or go to your local hospital emergency center.



ID Cards

- › You will receive an email from Anthem Student Advantage once your ID cards are ready for download.
- › After your plan effective date, you can call and request a hard copy ID card if needed.

Coverage dates and cost (The University of Toledo Rates)¹

| Session | Student | Spouse/ Domestic Partner | Each Child | Two or More Dependents |
|---------------------------------------|---------|-----------------------------|------------|------------------------|
| Fall 8/11/2023 - 12/31/2023 | \$897 | \$897 | \$897 | \$1,793 |
| Spring/Summer 1/1/2023 - 8/10/2023 | \$1,398 | \$1,398 | \$1,398 | \$2,797 |
| Summer 5/16/2023 - 8/10/2023 | \$545 | \$545 | \$545 | \$1,091 |

The above rates include premiums for the plan, commissions and administrative fees. Rates are pending approval with the state.

What's covered

| Covered Services | Cost if you use a University of Toledo provider/facility ² | Cost if you use an In-Network Provider | Cost if you use an Out-of-Network Provider |
|--|---|---|---|
| Deductible | \$0 per covered person | \$1,500 per covered person | \$3,000 per covered person |
| Coinsurance | 20% | 30% | 40% |
| Out-of-pocket maximum | \$5,000 student/ \$10,000 family | \$5,000 student/ \$10,000 family | \$5,000 student/ \$10,000 family |
| Primary care doctor visits | 20% coinsurance after deductible | \$10 copay, then 30% coinsurance after deductible | \$15 copay, then 40% coinsurance after deductible |
| Preventive care screenings & immunizations | No charge | No charge | 40% coinsurance after deductible |
| Specialist care visits | 20% coinsurance after deductible | \$20 copay, then 30% coinsurance after deductible | \$30 copay, then 40% coinsurance after deductible |
| Urgent care | 20% coinsurance after deductible | \$30 copay, then 30% coinsurance after deductible | \$45 copay, then 40% coinsurance after deductible |
| Emergency services: Facility services | \$250 copay per visit (waived if admitted) | \$250 copay per visit (waived if admitted) | |
| Emergency services: Doctor and other services <i>Deductible does not apply</i> | No charge | No charge | |
| Prescription drugs <i>Deductible does not apply</i> | Tier 1: \$5 copay | Tier 1: \$10 copay and 40% coinsurance | Tier 1: \$15 copay and 50% coinsurance |
| | Tier 2: \$15 copay | Tier 2: \$20 copay and 40% coinsurance | Tier 2: \$30 copay and 50% coinsurance |
| | Tier 3: \$30 copay | Tier 3: \$40 copay and 40% coinsurance | Tier 3: \$60 copay and 50% coinsurance |
| | Tier 4: \$75 copay | Tier 4: Not covered | Tier 4: Not covered |



Important contacts

| | |
|-----------------------------------|--|
| Benefit and claim questions | 1-844-412-0752 |
| Find a doctor..... | www.anthem.com |
| Emergency travel services | 1-833-511-4763 |
| Enrollment and eligibility | University Health Plans (U Toledo) |

¹ Subject to filing approval by the Ohio Department of insurance.

² University of Toledo providers and facilities include: The University Health Center on Main Campus; The University of Toledo Health Science Campus Student Health and Wellness Center; The University of Toledo Medical Center; or The University of Toledo Pharmacy.

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