

2024

# Anthem

Helping keep you at your personal best



## UC Extension - International Programs

Student Health Insurance Plan





## 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 [anthem.com](https://www.anthem.com).

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# Welcome to Anthem

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 plan and the best ways to access care.

## Anthem Student Advantage 101



### Who is eligible?

To be eligible for enrollment in the Policy, you must be one of the following:

1. A student, visiting faculty, scholar, or other person with a current passport and nonimmigrant visa temporarily located outside your home country or country of residence who has not been granted permanent residency status in the United States while engaged in educational activities through a UC Extension English Language and International Education program.
2. A student, visiting faculty, scholar, or other person who is a U.S. citizen by birth but resides permanently abroad who is engaged in educational activities through a UC Extension English Language and International Education program.

You are required to be insured under the policy, but the university may grant a waiver to people already insured under other government- or embassy-sponsored plans.

Coverage is available up to 30 days prior to the start of your program. Continuation coverage is available between programs and up to 8 weeks after your program ends provided that you are lawfully allowed to remain in the U.S. program.

Students engaged in Optional Practical Training (OPT) or Curricular Practical Training (CPT) can also be covered by the policy, provided: 1) the student's OPT/CPT immediately follows a course of study; and 2) the student's OPT/CPT is no longer than 12 months in duration.

Contact your UC Extension program office with any questions.



### Coverage is available for dependents, too.

If you are covered by Anthem Student Advantage through UC Extension - International Programs, you may enroll your spouse, domestic partner, or dependent children under the age of 26.

#### Here is how it works:

Eligible dependents must be enrolled on the date the student enrolls or within 31 days of birth, adoption, marriage, arrival in the U.S., or termination of other coverage (proof of date may be requested). Students who wish to enroll their eligible dependents must contact your school.

Enrollment and full premium payment for all newly acquired dependents (spouse and/or children) must be submitted within 31 days of the attainment of such dependents. Otherwise, enrollment cannot be accepted after the Enrollment Deadline.

If you have questions regarding enrollment into the plan, call **866-978-7578** or visit **[www.jcbins.com](http://www.jcbins.com)**.

# Coverage periods



## Dates of coverage

Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below.

Coverage period	Coverage start date	Coverage end date
Annual	1/1/2024	12/31/2024

Eligible dates of coverage for the 2024 Health Insurance Plan are from 01/01/2024 to 12/31/2024. Actual dates of coverage may vary based on program enrollment dates.

# Keep in touch with your benefits information



## **Claims and coverage**

1-800-888-2108

Anthem Blue Cross Life and Health Insurance Company

P.O. Box 60007

Los Angeles, CA 90060-0007



## **Benefits, eligibility, and enrollment**

JCB, a Gallagher Company

866-978-7578

[www.jcbins.com](http://www.jcbins.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). Use it on or after your plan effective date.

### 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.com

Visit **Anthem.com** 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 wellbeing — 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 and Blue Shield

Student Health Insurance Plan:  
UC Extension - International Programs

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
<b>Overall Deductible</b>	\$100 per person	\$200 per person
<b>Out-Of-Pocket Max</b>	\$6,350 person / \$12,700 family	\$6,350 person / \$12,700 family
<b>Preventative care/ screening/ immunization</b>	No charge	50% coinsurance after medical deductible is met
<b>Primary Care visit to treat an injury or illness</b>	No charge	50% coinsurance after medical deductible is met
<b>Specialist care visit</b>	No charge	50% coinsurance after medical deductible is met
<b>Urgent Care</b>	No charge	50% coinsurance after medical deductible is met
<b>Emergency Room Facility Services - copay waived if admitted</b>	\$75 copay per visit then 0% coinsurance after medical deductible is met	Covered as In-Network



Review your complete Summary of Benefits.



# Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue.<sup>1</sup> Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.



Visit [geobluestudents.com](https://geobluestudents.com) to learn more.

## Your GeoBlue benefits for the 2024 school year

Use of benefits must be coordinated and approved by GeoBlue.

### International telemedicine services<sup>2</sup>

Global TeleMD™	Confidential access to international doctors by phone or video call.
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### Coverage outside of the U.S., excluding students home country.

Medical expenses	Maximum benefit up to \$250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions. <sup>3</sup>
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### Coverage worldwide, except within 100 miles of primary residence for U.S. students. Coverage worldwide, excluding home country for international students.

Emergency medical evacuation	Unlimited
Repatriation of remains	Unlimited
Emergency family travel arrangements	Maximum benefit up to \$5,000 each coverage year
Political emergency and natural disaster evacuation (Available only when traveling outside the United States) <sup>4</sup>	Covered 100% up to \$100,000 each person. Subject to a combined \$5,000,000 limit for each covered event for all people covered under the plan.
Accidental death and dismemberment	Maximum benefit up to \$10,000 each coverage year

To register online, please visit [geobluestudents.com](https://geobluestudents.com) and select “Log in or Register,” then select “Register as a Member.” Please enter your Anthem ID Number or Access Code: GTB9999ACM22.

Please contact GeoBlue with any questions at the following numbers: Inside the U.S.: **1-833-511-4763**,  
Outside the U.S.: **+1-484-808-5225**



<sup>1</sup> GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. Coverage is not available in all states. Some restrictions apply.

<sup>2</sup> Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan.

<sup>3</sup> These medical expenses are limited and are subject to limitations and exclusions. See full certificate of insurance for a full description of services and coverage of what is and isn't covered.

<sup>4</sup> The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, an independent third party, non-affiliated service provider. Crisis24 does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Crisis24 PEND or other Crisis24 services.

A young woman with her hair in a bun, wearing glasses and a striped shirt, is smiling while looking at a laptop. She is sitting at a desk with a white mug and a pen. The background is a bright, blurred indoor setting with large windows.

## 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

شادخ مجرب لصرتا. أناجم لتغلب تدعاسجل او نتاوجل عهلا هذه ولع لوصول لال قحى  
تدعاسجل لال كلب تصاخلا (TTY/TDD: 711) فير عتلا تقاطب ولع دوجوملا 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 n1 ahoot'i' t'11 ni nizaad k'ehj7 n7k1 a'doowof t'11 j77k'e. Naaltsos bee  
atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77 b44sh bee hane'7 bik11' 1aj8'  
hod77lnih. Naaltsos bee atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77  
b44sh bee hane'7 bik11' 1aj8' hod77lnih. (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 ਵਿੱਚ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵਿੱਚ 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, DC. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-697) 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 [anthem.com](https://www.anthem.com).**



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