

SCI-ARC

STUDENT HEALTH INSURANCE PLAN (SHIP)

Rates & Important Dates

Rates are effective 09/06/2022 to 09/10/2023. Rates include medical insurance premium and administrative fees.

	STUDENT
Annual 09/06/2022 – 09/04/2023 ¹	\$ 3,180.00
Spring / Summer² 01/01/2023 – 09/04/2023 ¹	\$ 2,120.00

1. Coverage for thesis students ends on 09/10/2023.

2. New students only.

What's Covered (Treatment must be Medically Necessary)

- Doctor visits
- Specific emergency benefit expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, and acupuncture
- Maternity and prenatal care
- Prescription drugs

Limitations and exclusions apply. Please see the Plan Brochure for more details.

Coinsurance is the cost sharing between what the insurance pays and what you pay. This insurance plan pays 90% of the Maximum Allowed Amount when you use **Anthem Blue Cross PPO (Prudent Buyer)** providers, and 70% of the Maximum Allowed Amount when you use out-of-network providers.

Benefits

	ANTHEM PPO PROVIDER YOU WILL PAY:	OUT-OF-NETWORK PROVIDER YOU WILL PAY AT LEAST:*
Deductible	\$250 per policy year	
Office Visit	10%, after \$10 copay per visit	30%
Urgent Care Visit	\$10 copay per visit (deductible waived)	30%
Hospital Room & Board	10%	30%
Emergency Room Benefit	10%, after \$100 copay per visit (copay waived if admitted)	Covered as In-Network
Prescription Drugs	\$10 copay Generic \$35 copay Preferred / Brand \$50 copay Non-Preferred \$100 copay Specialty (deductible waived)	Not covered
Out-of-Pocket Maximum	\$6,350 per policy year	\$6,350 per policy year

* When you use an out-of-network provider, you may have to pay the difference between the out-of-network provider's billed charge and the Maximum Allowed Amount in addition to any coinsurance, copays, deductibles and non-covered charges. This amount can be substantial.

Questions

Eligibility & Enrollment
Relation Insurance Services
(800) 537-1777

Benefits
Anthem Student Advantage
(800) 888-2108

Plan Materials & Information
www.4studenthealth.com/sciarc

Insurance ID Card

You will receive an email from Anthem Student Advantage once your ID card is ready to download. To download your permanent insurance ID card, visit the Anthem Website or use the Sydney Mobile app. For help, call Relation at **(800) 537-1777**.

Carry your ID card with you at all times!

Getting Care

To locate a provider in the **Anthem Blue Cross PPO (Prudent Buyer) Network**, visit www.anthem.com/ca.

Prescription Drugs

Always use an **Anthem** pharmacy. To locate a pharmacy, visit www.anthem.com/ca or call **(800) 888-2108**.

If there are any discrepancies between this document and the Policy, the Policy will govern.

Rev: Jul 14, 2022