



# 2020-2021 Bowdoin College plan overview

## Who is eligible

- All domestic students and international students who are covered by an embassy sponsored program and students on Study Away are automatically enrolled in this insurance plan at registration, unless proof of adequate coverage is furnished.
- Students on an approved or required Leave or Suspension who were enrolled in the Student Health Insurance Plan at Bowdoin College during the 2019-2020 academic year are eligible to enroll in the Student Health Insurance Plan.
- Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse or Domestic Partner and dependent children under 26 years of age. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, and online courses do not fulfill the eligibility requirements that the student actively attend classes.
- Anthem maintains its right to investigate eligibility or student status and attendance records to verify that the Policy eligibility requirements have been met. If and whenever Anthem discovers that the Policy eligibility requirements have not been met, its only obligation is refund of premium.

## Bowdoin College 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.

### How to sign up

Enroll online, submit a waiver and find answers to most of your eligibility questions by visiting our website below:

[www.gallagherstudent.com/bowdoin](http://www.gallagherstudent.com/bowdoin).

### How to use your plan

- You can first seek services at Bowdoin College Health Services, or;
- Access an Anthem in-network provider at [www.anthem.com](http://www.anthem.com), or;
- For life-threatening or emergency situation, call 911 or go to your local hospital emergency center.

### ID Cards

Identification cards will not be available until the insurance start date. You'll 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\*

Session	Student	Spouse/ Domestic partner	Child
Fall (8/15/2020 - 12/31/2020)	\$809.00	\$809.00	\$809.00
Spring/Summer (1/1/2021 - 8/14/2021)	\$1,277.00	\$1,277.00	\$1,277.00

\* \*\*The above rates include premiums for the plan and commissions and administrative fees.

## What's covered

Covered Services	Your cost if you use an in-network provider	Your cost if you use an out-of-network provider
Deductible	\$0	
Out-of-pocket maximum	\$6,350 student/\$12,700 family	No maximum per person/family
Primary care doctor visits	\$20 copay per visit 0% coinsurance	20% coinsurance
Preventive care screenings & immunizations	No charge	20% coinsurance
Specialist care visits	\$20 copay per visit 0% coinsurance	20% coinsurance
Urgent care (office setting)	\$20 copay per visit 0% coinsurance	\$20 copay per visit 20% coinsurance
Emergency services: Facility services	\$100 copay per visit 0% coinsurance (Waived if admitted)	Covered as in-network
Emergency services: Doctor and other services	\$100 copay per visit 0% coinsurance	Covered as in-network
Prescription drugs - retail (Deductible does not apply)	Tier 1: \$10 copay Tier 2: \$25 copay Tier 3: \$45 copay	Not covered
Prescription drugs - home delivery (Deductible does not apply)	Tier 1: \$20 copay Tier 2: \$50 copay Tier 3: \$90 copay	Not covered

## Important contacts

Benefit and claim questions

Find a doctor

Emergency travel services

Enrollment and eligibility questions

(844) 412-0752

[www.anthem.com](http://www.anthem.com)

833-511-4763

[www.gallagherstudent.com/bowdoin](http://www.gallagherstudent.com/bowdoin) or 1-800-391-9752

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