2026-2027

Anthem

Helping keep you at your personal best

Bowdoin College

Student Health Insurance Plan

www.anthem.com/studentadvantage

Anthem | Bowdoin

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Benefits at a glance

This is a brief description of your student health plan underwritten by Anthem Blue Cross and Blue Shield. 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 **www.anthem.com/studentadvantage**.

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Welcome to Anthem Student Advantge

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 Student Advantage plan, how much it costs, and the best ways to access care.

What you need to know about Anthem Student Advantage

Who is eligible?

All students are automatically enrolled in Anthem Student Advantage unless proof of other adequate coverage is demonstrated through the student health insurance waiver process.

- All Domestic students
- All International Students
- Students on Study Abroad
- 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.
- All students are required to actively enroll or waive coverage (if the student has other adequate coverage), please visit **www.gallagherstudent.com/bowdoin**.

The following student groups are also eligible to enroll:

- Students on an approved or required leave or suspension who were enrolled in the Student He.alth Insurance Plan at Bowdoin College during the 2025-2026 academic year. Also, any first year student enrolled in the Student Health Insurance Plan for the 2025-2026 and has withdrawn from College due to an approved medical leave.

Coverage is available for dependents, too.

If you are covered by Anthem Student Advantage through Bowdoin College, you may enroll your spouse, domestic partner, or dependent children under the age of 26.

Here is how it works:

- Enroll your dependents online at **www.gallagherstudent.com/bowdoin**.

Coverage periods and rates

Costs and 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.

Period	Annual 8/15/26-8/14/27	Spring/Summer 1/1/27-8/14/27
Student Only	$4,452	$2,744
Student and Spouse	$4,342	$2,688
One Child	$4,342	$2,688

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

Rates are pending approval with the state and subject to change

If you withdraw from school or request cancellation of coverage within the first 31 days of the coverage effective date, you will not be covered under the Policy and the full premium will be refunded. After 31 days from the effective date of coverage, you will be covered for the full period for which you have enrolled and no refund of premium will be allowed.

Waiver deadlines

Open enrollment

- Annual: 6/24/2026-8/15/2026
- Spring/Summer: 12/16/2026-1/22/2027

Waiver deadlines

You can waive your Anthem Student Advantage if you have comparable coverage.

- Annual: 6/24/2026-8/15/2026
- Spring/Summer: 12/16/2026-1/22/2027

If you have questions about enrollment and waiver options, visit **www.gallagherstudent.com/bowdoin** or call **1-800-391-9752**.

Keep in touch with your benefits information

Student Health Services

3600 College Station
Peter Buck Center for Health and Fitness, 3rd Floor
1-207-725-3770
healthservices@bowdoin.edu
Mon, Wed, Thur, Fri, 8:30am - 5pm, closed 12-1pm
Tues 8:30am - 5pm, closed 12 - 2:30pm

Claims and Coverage

844-412-0752
Anthem Blue Cross Life and Health Insurance Company
P.O Box 105370
Atlanta, GA 30348-5370

Benefits, eligibility and enrollment

Gallagher Student Health
800-391-9752
www.gallagherstudent.com/bowdoin, click on 'Help Center'

Student Counseling Center

30 College Street
1-207-725-3145
www.Bowdoin.edu/counseling
Monday through Friday, 8:30 a.m. – 5:00 p.m.
Services include but are not limited to: Individual counseling, Referrals, Programs, workshops, classes and retreats, Emergency on-call services, Psychiatric consultation, prescriptions, and monitoring.

General Information

Gallagher Student Health & Special Risk
Eligibility, Waiver and Enrollment and Service Concerns
www.gallagherstudent.com/bowdoin,click on 'Help Center'

Easy 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℠ Health mobile app through Anthem Student Advantage, you have instant access to

- Information about your plan benefits and claims.
- Live chat to quickly find answers to your health plan questions and connect to a representative.
- Student support specialists through click-to-chat or by phone.
- The Find Care tool to search for doctors, hospitals, and other healthcare providers in your plan's network and compare costs.
- Virtual care that connects you to care from anywhere. A network of doctors is available virtually to provide care for chronic conditions, urgent matters, and behavioral health, as well as prescription management and doctor referrals.
- My Health Records, a single profile to view, download, and share information, such as health histories and electronic medical records, directly to your smartphone or computer.
- My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.
- Your member ID card. Your school has opted for a digital ID card that is available on **anthem.com** or the Sydney Health app when you register with your student ID number on or after your plan effective date. Show your ID card to your doctor from your smartphone or print a copy of your card anytime. If you prefer to have a hard copy, call our Customer Service Department at **844-412-0752** to request it on or after your plan effective date.

Access the Sydney Health app
Download the Sydney Health app today.

Find care

Use **anthem.com/find-care** to find the right doctor or facility close to where you are.

24/7 NurseLine

Call the number on the back of your ID card **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:

- Decide where to go for care.
- Enroll in health management programs if you have specific health conditions.
- Remember to schedule routine screenings and exams

Anthem Student Advantage Bowdoin College website

Visit **www.anthem.com/studentadvantage**, pick Maine from Where is your school, click submit, on the drop down, pick Bowdoin College.

You can also find emotional well-being resources here. 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 well-being — and work through them with online programs and personalized coaching. Learn effective ways to manage stress, depression, anxiety, and sleep issues.

To access these resources, visit **anthem.com**.

TogetherAll — an online student support community

Being a student and navigating the world can be hard. That's why Bowdoin College has partnered with TogetherAll, an anoymous online community where students can connect to offer and receive support, 24/7.

Use TogetherAll to:

- Share what's on your mind or ask for advice from the community, small groups, or one-on-one chats.
- Access free resources on topics like anxiety, depression, and stress.
- Take a self-assessment to better understand your mental health and the challenges you're facing.

Visit **togetherall.com** to register. If you need additional support and would like to speak to a mental health professional, use the Sydney Health app to search for providers in your plan's network.

* 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:
Bowdoin College

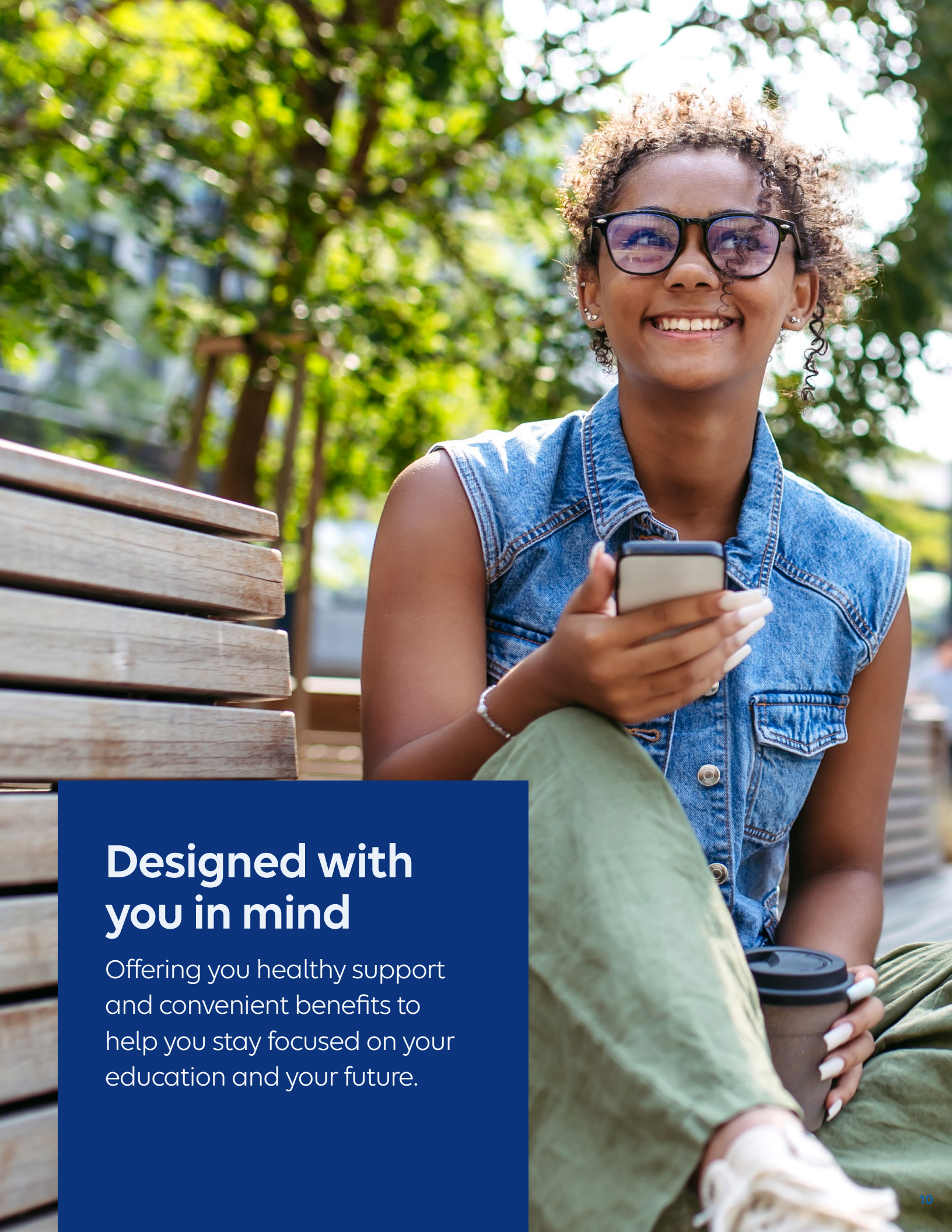
Your network: Blue Choice PPO

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
Overall Deductible	$100 person / $200 family	$250 person / $500 family
Out-Of-Pocket Max	$5,000 person /$10,000 family	$15,000 per person / $30,000 per family
Preventative care/ screening/ immunization	No charge	30% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	No Charge for the first visit and then $20 copay per visit deductible does not apply	30% coinsurance after deductible is met
Specialist care visit	$20 copay per visit, deductible does not apply	30% coinsurance after deductible is met
Urgent Care	$50 copay per visit, 0% coinsurance	$50 copay per visit, 30% coinsurance after deductible is met
Emergency Room Facility Services - copay waived if admitted	$100 copay per visit, 0% coinsurance	Covered as In-Network
Oral Surgery Important Note: Although this Plan covers certain oral surgeries, many oral surgeries are not covered. Benefits are limited to certain oral surgeries including: • Surgical removal of impacted (wisdom) teeth • Initial consultation with the Oral Surgeon is not covered under the medical plan		

Review your complete Summary of Benefits.



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 **1-844-412-0752**.

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

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجانًا. اتصل برقم خدمات الأعضاء الموجود على بطاقة التعريف (TTY/TDD: 711) الخاصة بك للمساعدة

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 resevwa 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'doowo[t'11 j77k'e. Naaltsoos bee atah n7l7n7g77 bee n44ho'd0lzingo nanitin7g77 b44sh bee hane'7 bik11' 1aj8' hod77lnih. Naaltsoos 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 ਮੁਫ਼ਤ 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, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) 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 1-844-412-0752 or visit us at student.anthem.com/student/schools/bowdoin

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