

**2022 - 2023**

# Empire Student Advantage

Helping keep you at your personal best



## LIM College Student Health Insurance Plan

[studentsatanthem.com](https://studentsatanthem.com)





### **Benefits at a glance**

This is a brief description of your student health plan underwritten by Empire BlueCross BlueShield. 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.studentsatanthem.com](http://www.studentsatanthem.com).

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# Welcome to Empire Student Advantage

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

## Empire Student Advantage 101



### Who is eligible?

You will automatically be enrolled in Empire Student Advantage if:

- All Full-Time Undergraduate and Graduate LIM College students are automatically enrolled in and billed for the Student Health Insurance Plan.
- International Students are enrolled on a mandatory basis.

The following student groups are also eligible to enroll:

- Domestic Students who have comparable coverage may waive coverage.



### Coverage is available for dependents, too

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

Here is how it works:

- If you are covered by Empire Student Advantage through LIM College, you may enroll your spouse, domestic partner, or dependent children under the age of 26.
- Insured Students who are enrolled in the Student Health Plan may also enroll their eligible dependents.
- How Do I Waive/Enroll? Go to: [www.gallagherstudent.com/LIM](http://www.gallagherstudent.com/LIM)

# 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 08/15/22 - 08/14/23	Spring/Summer - New 01/04/23 - 08/14/23
Student	\$1,980.00	\$1,209.00
Spouse	\$1,974.00	\$1,206.00
Child	\$1,974.00	\$1,206.00
2 or more Children	\$3,948.00	\$2,412.00

The above rates include premiums for the plan and a prorated \$2 annual fee for Togetherall, commissions and administrative fees. Rates are pending approval with the state and subject to change.





## Dates to remember



### Enrollment Deadline

- Annual: 9/30/22
- Spring/Summer-New Student: 1/29/2023



### Waiver deadlines

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

Annual: 9/30/22  
Spring/Summer-New Student: 1/29/2023

If you have questions about enrollment and waiver options, visit [www.gallagherstudent.com/LIM](http://www.gallagherstudent.com/LIM) or call (877) 220-2401.

# Keep in touch with your benefits information



## **Claims and coverage**

844-412-0752

Anthem Blue Cross Life and Health Insurance Company

PO Box 105187

Atlanta, GA 30348-5187



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

Gallagher Student Health & Special Risk

(877) 220-2401

<http://www.gallagherstudent.com/LIM>

# 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 Empire 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 **empireblue.com** 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 **844-412-0752** 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).

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



## Empire Student Advantage LIM College website

Visit **studentsatanthem.com** to see your health plan information, including benefits, claims, and covered medicines.

\* 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

## Empire BlueCross BlueShield

Student Health Insurance Plan:

LIM College

Your network:

PPO/EPO

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	\$350 person	\$700 person
Out-Of-Pocket Max	\$8,700 person / \$17,400 family	\$8,700 person / \$17,400 family
Preventative care/ screening/ immunization	No charge	30% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	\$25 copay per visit after deductible is met	\$25 copay per visit after deductible is met
Specialist care visit	\$25 copay per visit after deductible is met	\$25 copay per visit after deductible is met
Urgent Care	\$25 copay per visit after deductible is met	\$25 copay per visit after deductible is met
Emergency Room Facility Services - waived if admitted	\$175 copay per visit after 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 2022-2023 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.

Coverage outside the U.S. excluding your home country Medical care Coverage is based on medical plan benefits. You should refer to your existing health plan for full details of what's included and what is not.

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>

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





## 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 **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

تادخ بقرب لصرتا. أناجم لتغلب تدعاسجلاو نتاوجل عملا هذه ولع لوصول لال قحى تدعاسجلل كعب تصاخلا (TTY/TDD: 711) فحير 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 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'doowof 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 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)

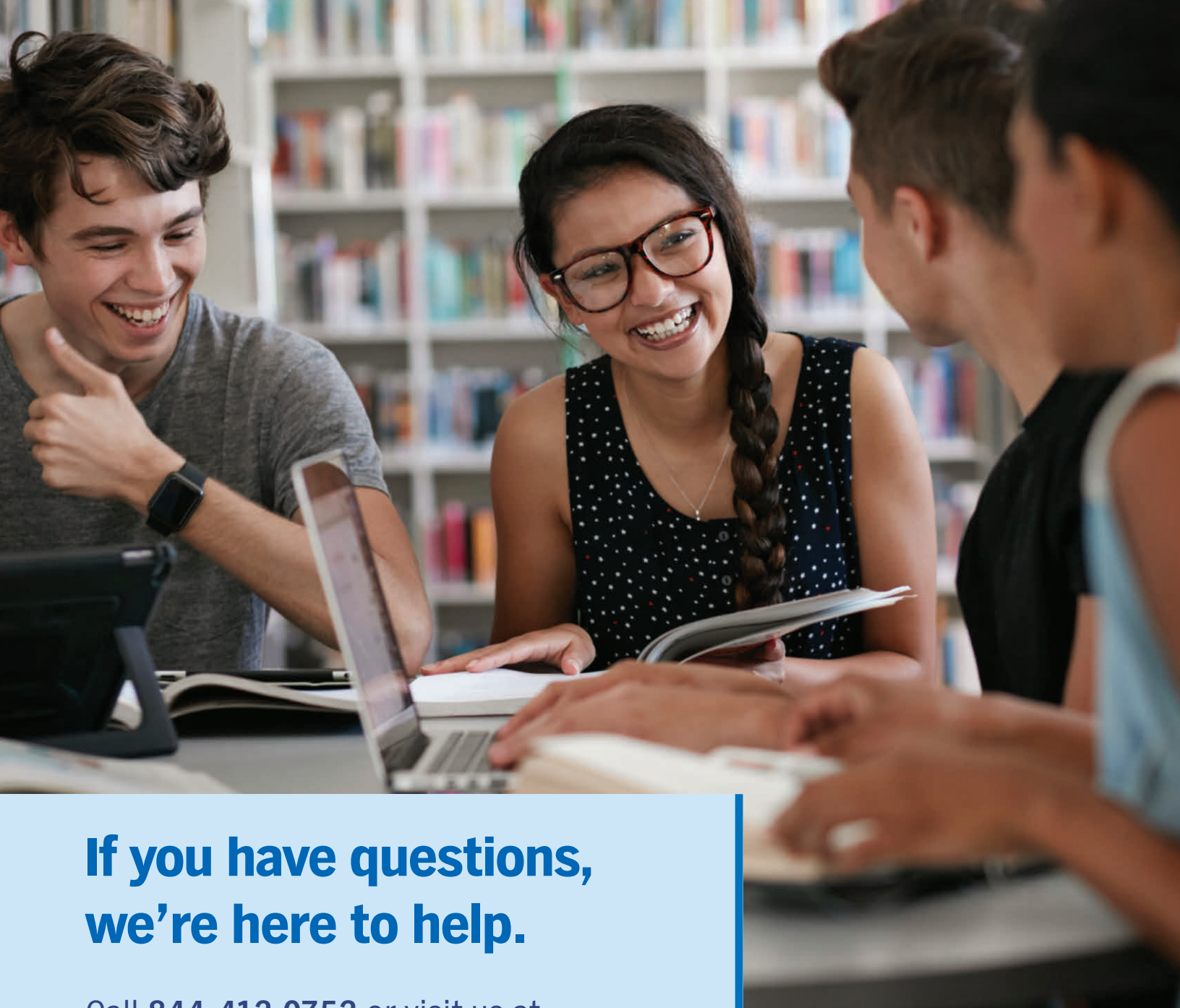
## Vietnamese

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, 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 844-412-0752 or visit us at  
[studentsatanthem.com](https://studentsatanthem.com).

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BLUECROSS BLUESHIELD

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