

2024-2025

# Anthem Student Advantage

Helping keep you at your personal best



## Southern New Hampshire University

Student Health Insurance Plan

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

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

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

## Anthem Student Advantage 101



### Who is eligible?

- New or continuing campus students will be enrolled in the insurance unless you show you have comparable coverage. You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses only do not fulfill this requirement.
- All eligible undergraduate and graduate students will be charged for the insurance plan unless you show proof of other medical insurance and complete the waiver form.
- All international students and scholars are enrolled in the student health insurance plan on a mandatory basis.
- 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.
- If you have questions, please call **1-603-645-9640** or email **sfscampus@snhu.edu**.

# Coverage terms and rates



## Domestic

Period	Annual 8/28/24-8/27/25	Fall 8/28/24-12/31/25	Spring/Summer 1/1/25-8/27/25	Summer 5/5/25-8/27/25
Student	\$2,382.00	\$822.00	\$1,560.00	\$750.00

## International

Period	Annual 8/28/24-8/27/25	Fall 8/28/24-12/31/25	Spring/Summer 1/1/25-8/27/25	Summer 5/5/25-8/27/25
Student	\$2,382.00	\$822.00	\$1,560.00	\$750.00
Spouse	\$4,764.00	\$1,645.00	\$3,119.00	\$1,501.00
Child	\$4,764.00	\$1,645.00	\$3,119.00	\$1,501.00
2 or more children	\$7,146.00	\$2,467.00	\$4,679.00	\$2,251.00

# Coverage terms and rates

## ESL Program

Period	Annual 8/28/24-8/27/25	Semester 1 10/28/2024- 8/27/2025	Semester 2 3/3/2025-8/27/2025	Summer 5/5/25-8/27/25
Student	\$2,382.00	\$1,984.00	\$1,162.00	\$750.00
Spouse	\$4,764.00	\$3,968.00	\$2,323.00	\$1,501.00
Child	\$4,764.00	\$3,968.00	\$2,323.00	\$1,501.00
2 or more children	\$7,146.00	\$5,952.00	\$3,485.00	\$2,251.00

## ESL Program (Cont.)

Period	Spring/Summer 1/1/2025-8/27/2025	Summer II 6/30/2025-8/27/2025
Student	\$1,560.00	\$385.00
Spouse	\$3,119.00	\$770.00
Child	\$3,119.00	\$770.00
2 or more children	\$4,679.00	\$1,155.00

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.



## Dates to remember



### **Domestic and International Waiver Deadline:**

- Annual Coverage – October 1, 2024
- Spring Coverage – February 2, 2025

### **ESL Students**

- Waiver must be submitted by the last day of the first week of classes.

# Keep in touch with your benefits information



## **Student Health Services**

2500 North River Road  
Manchester  
NH 03106  
Phone: 1-603-645-9679  
[wellness@snhu.edu](mailto:wellness@snhu.edu)



## **Claims and Coverage**

1-844-412-0752  
Anthem Blue Cross and Blue Shield  
P.O. Box 105370  
Atlanta, GA 30348-5370



## **Benefits, eligibility and enrollment**

Gallagher Student Health & Special Risk  
1-833-818-7089  
[www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu)



# 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** 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.



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



## Anthem Student Advantage Southern New Hampshire University website

Visit **www.anthem.com/studentadvantage** to see your health plan information, including benefits, claims, and covered medicines.



## 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.

# Your plan details

## Anthem Blue Cross and Blue Shield

Student Health Insurance Plan:  
Southern New Hampshire University

Your network:  
BlueChoice Open Access AltNet

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>	\$150/person	\$450/person
<b>Out-Of-Pocket Max</b>	\$6,600 person / \$13,200 family	\$13,200 person / \$26,400 family
<b>Preventative care/ screening/ immunization</b>	No charge	40% coinsurance
<b>Primary Care visit to treat an injury or illness</b>	\$20 Copay deductible does not apply	40% coinsurance
<b>Specialist care visit</b>	\$20 Copay deductible does not apply	40% coinsurance
<b>Urgent Care</b>	\$20 Copay deductible does not apply	40% coinsurance
<b>Emergency Room Facility Services - copay waived if admitted</b>	20% coinsurance	20% coinsurance
<b>Prescription Drugs Tier 1* - Typically Generic</b>	\$20/prescription (retail) and \$50/prescription (home delivery)	\$20/prescription (retail only). 40% coinsurance.
<b>Prescription Drugs Tier 2* - Typically Preferred / Brand</b>	\$30/prescription (retail) and \$75/prescription (home delivery)	\$30/prescription (retail only). 40% coinsurance.
<b>Prescription Drugs Tier 3* - Typically Non-Preferred / Specialty Drugs</b>	\$60/prescription (retail) and \$150/prescription (home delivery)	\$60/prescription (retail only). 40% coinsurance.
<b>Prescription Drugs Tier 4* - Typically Specialty (brand and generic)</b>	\$60/prescription (retail) and \$150/prescription (home delivery)	\$60/prescription (retail only). 40% coinsurance.

[Review your complete Summary of Benefits.](#)

# Benefits that go with you



You can count on medical coverage anywhere worldwide with GeoBlue.<sup>1</sup> Anthem Student Advantage and GeoBlue provide the right support and services when you need them the most.



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

## Your GeoBlue benefits for the 2024-2025 school year

Use of benefits must be coordinated and approved by GeoBlue.

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>3</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



<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> 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.



## Designed with you in mind

Offering you healthy support  
and convenient benefits to  
help you stay focused on your  
education and your future.

# Gallagher Student Health & Special Risk Complements

Exclusively from Gallagher Student Health & Special Risk, the following menu of products is provided to all students currently enrolled in the University Student Health Insurance Plan. More information is available on your school's page at [go.gallagherstudent.com](http://go.gallagherstudent.com) under Plan Discounts.

## Coast to Coast Vision™

This is a discount program – not insurance – that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK.

### To Get Your Savings:

- To find a participating provider go to [www.findbestbenefits.com/student](http://www.findbestbenefits.com/student), choose Coast To Coast Vision, and enter your zip code
- Give the vision network name (Coast To Coast Vision) to your provider when making an appointment
- Download your membership card and present it to the provider prior to treatment to ensure proper discount is applied
- Payment is due at time of service

## SilverCloud

Gallagher Student Health gives you access to SilverCloud, an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs, and support for depression, anxiety, and stress.

SilverCloud is accessible to those enrolled in your School's Student Health Insurance Plan. To start on your path to better managing your well-being, visit [gsh.silvercloudhealth.com/signup/](http://gsh.silvercloudhealth.com/signup/)

## UNI-CARE

This is a discount program – not insurance – that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide.

### To Get Your Savings:

- To find a participating provider go to [www.findbestbenefits.com/student](http://www.findbestbenefits.com/student), choose Dental, and enter your zip code
- Give the dental network name (Uni-Care) to your provider when making an appointment
- Download your membership card and present it to the provider prior to treatment to ensure proper discount is applied
- Payment is due at time of service

For more information or for questions about the discount plan, visit [www.findbestbenefits.com/student](http://www.findbestbenefits.com/student) or call 800-252-3059.

# 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

شادخ مجرب لصرتا. أناجم لتغلب تدعاسجل او نتاوجل عهلا هذه ولع لوصول لال قحى  
تدعاسجل لال كعب تصاخلا (TTY/TDD: 711) فير عتلا قواطب 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 1-844-412-0752 or visit us at  
[www.anthem.com/studentadvantage](http://www.anthem.com/studentadvantage).**



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.