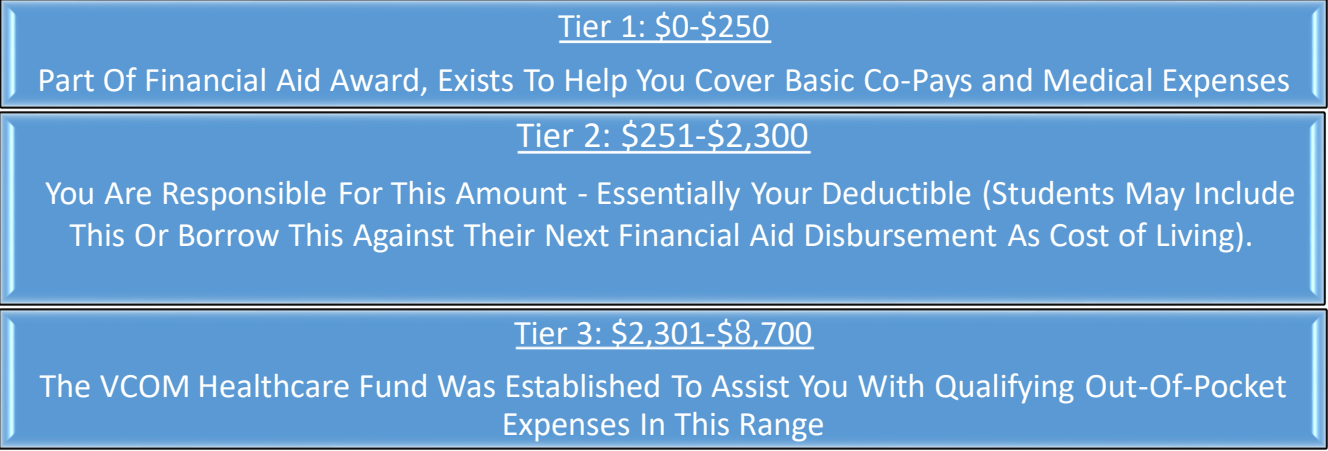




Tiers Of Assistance



Our health insurance plan through Anthem runs from July 1, 2022 through June 30, 2023. This plan limits maximum out-of-pocket expenses (MOOP) to \$8,700. If this maximum is reached for the plan year, health insurance will cover you at 100%. VCOM's Tiers of Assistance were designed to coincide with your health plan to help you with expenses prior to reaching your MOOP.

Tier 1 and Tier 2:

You have already received the Tier 1 amount of \$250 via financial aid. Expenses between \$251 and \$2,300 (Tier 2 Range) are your responsibility to pay. In this tier you will be eligible to apply for a cost of attendance increase and receive additional financial aid money to help you cover these costs. If claims reach into the Tier 3 range, you will be able to request funds from the VCOM Healthcare Fund to reimburse you for eligible medical expenses until you reach the plan's maximum out-of-pocket (\$8,700).

Applying for Tier 3 funds:

In order to be reimbursed for qualified medical expenses in the Tier 3 range, you will need to fill out and submit a Medical Expense Appeal. This appeal will allow you to list each medical expense that you have incurred within the plan year. For each event, you will need to list the provider, service/procedure and amount billed to you. In addition, you will need to provide all associated bills, explanation of benefits (EOBs), and receipts for everything you have listed in the appeal.

Please note while there is prescription coverage through Anthem, prescriptions are not eligible for reimbursement through the VCOM Healthcare Fund but they are eligible for you to do a cost of attendance increase and receive additional financial aid.