

Your 2022-23 plan overview

If you have questions,
call 1-844-412-0752.



Edward Via College of Osteopathic Medicine 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.

Who's eligible

- › All students registered at VCOM Edward Via College of Osteopathic Medicine are enrolled in this plan on a mandatory basis.
- › Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased.

Dependents

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



Want to sign up a spouse or dependent?

Find answers to most of your eligibility questions by visiting our website:
<https://www.vcom.edu/students/student-services-health/insurance>.



How to use your plan

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



ID cards

Keep your health care information within arm's reach with a digital ID card. Your digital ID card is available on [anthem.com](https://www.anthem.com) or the Sydney Health mobile app when you register with your student ID on your plan effective date. Print a copy of your card anytime or show it to your doctor from your smartphone. Your digital ID card is always available when you need it.

Coverage dates and cost:

Session	Student	Student & Spouse	Student & Child(ren)	Student, Spouse, & Child(ren)
Annual 7/1/2022-6/30/2023	Paid by College	1,488	1,488	\$2,976

*The above rates include premiums for the plan, commissions, and administrative fees. Rates are pending approval with the state.

What's covered

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Deductible	\$7,000 person	\$7,000 person
Coinsurance	20%	40%
Out-of-pocket maximum	\$8,700 person	\$8,700 person
Primary care doctor visits	20% coinsurance after deductible is met	40% coinsurance after deductible is met
Preventive care screenings & immunizations	No charge	40% coinsurance after deductible is met
Specialist care visits	20% coinsurance after deductible is met	40% coinsurance after deductible is met
Urgent care	20% coinsurance after deductible is met	40% coinsurance after deductible is met
Emergency services: Facility, doctor, and other services	20% coinsurance after deductible is met	Covered as In-Network
Prescription drugs	Tier 1: 50% coinsurance per prescription, deductible does not apply (retail and home delivery)	Tier 1: 50% coinsurance after deductible is met (retail only)
	Tier 2: 50% coinsurance per prescription, deductible does not apply (retail and home delivery)	Tier 2: 50% coinsurance after deductible is met (retail only)
	Tier 3: 50% coinsurance per prescription, deductible does not apply (retail and home delivery)	Tier 3: 50% coinsurance after deductible is met (retail only)



Important contacts

Benefit and claim questions.....	1-844-412-0752
Find a doctor.....	www.anthem.com
Emergency travel services.....	1-833-511-4763
Enrollment and eligibility questions.....	1-844-412-0752

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