



Welcome

to your Student Health Plan

Capital Blue Cross is an Independent Licensee of the Blue Cross Blue Shield Association.



Get to know the Student Health Plan

At Capital Blue Cross, we're committed to going the extra mile to give you the support you deserve and expect. Please complete these four easy steps to get the most out of your plan:

- 1** **Create your secure account** online at CapBlueCross.com/register, or by scanning the QR code. You can use your secure account to explore your plan's benefits, get exclusive health and wellness deals, check your claims, and much more.



- 2** **Use MyCare Finder** to locate in-network doctors, hospitals, specialists, and pharmacies that are convenient for you. Just go to CapBlueCross.com/finder to get started.

- 3** **Get secure text alerts through Capital Blue Cross Loop.*** Simply text **SIGNMEUP** to **24194** to get started.

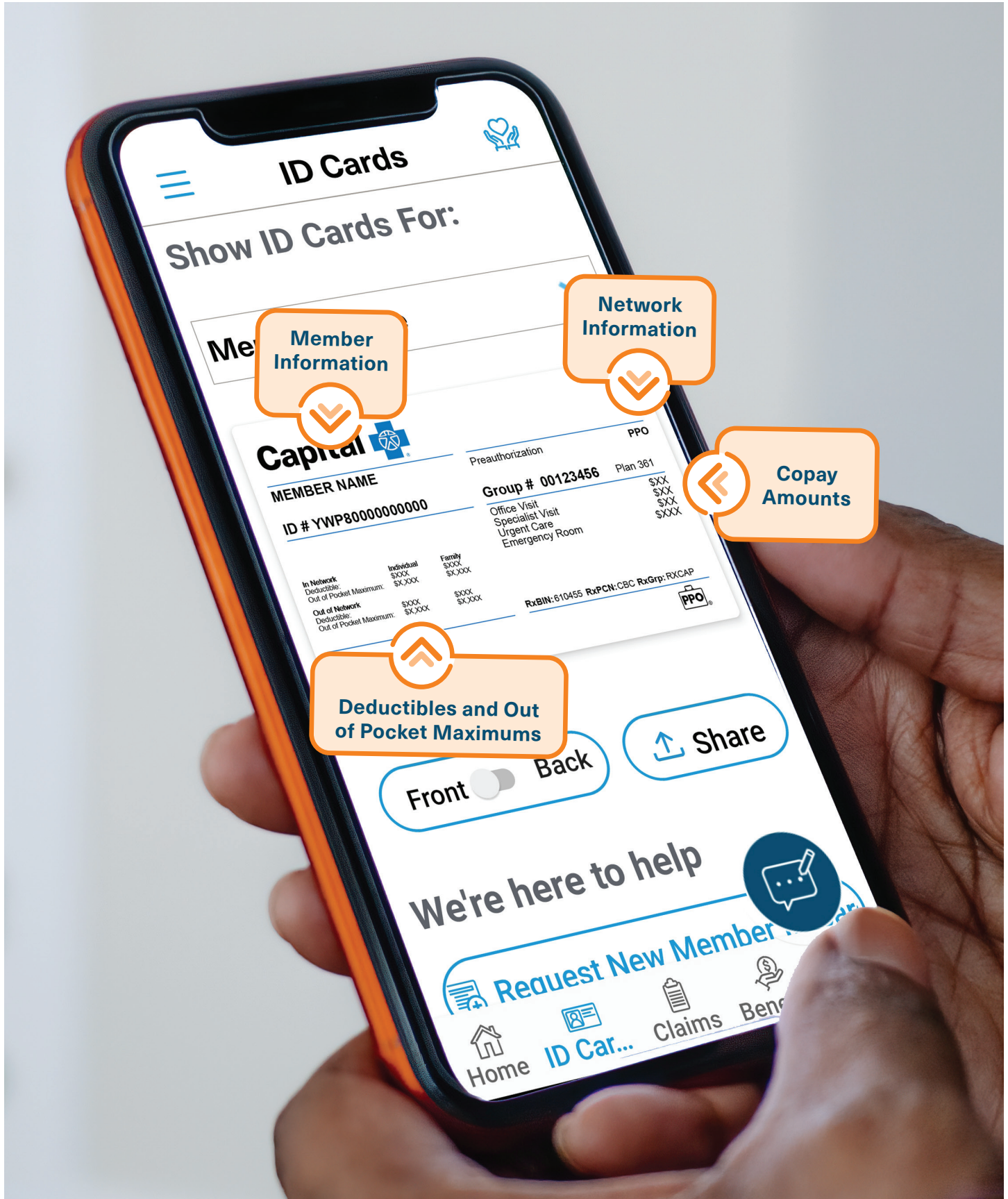
- 4** **Download the Capital Blue Cross mobile app** and manage your plan on the go. You can access your digital ID card(s), all of the features of your secure account, and more. Scan the appropriate QR code below to start your download.



* By signing up for the Capital Blue Cross Loop, I authorize Capital Blue Cross, its affiliates, subsidiaries and/or agents to text me for informational, transactional (e.g., billing), or marketing purposes including, without limitation, texts sent using an automatic dialing system. I understand that the provision of my phone number is not a condition of purchasing any goods or services, and I may opt out at any time. Message and data rates may apply. Please check with your wireless provider.

Understanding your ID card

Your ID card has important information about you and your health coverage. Log in to your secure account and download your digital ID card so it's available when you need it.



Understanding your Explanation of Benefits (EOB)

Your EOB is an easy-to-read document that helps you understand how your health plan covers the cost of your healthcare services and how much you may owe for any remaining balance.



Reading your EOB:

Your EOB provides a billing and payment summary for your claims and includes the following sections:

- **Providers billed us** — The total amount that your doctor or other healthcare provider billed us for the care you received.
- **Your member rate is** — The amount that in-network providers have agreed to accept as full payment for the care you received.
- **We paid** — The amount that we paid directly to your providers, based on the services covered by your plan.
- **You may owe providers** — The total amount you may owe your providers, including copayments, deductibles, coinsurance, and costs your plan doesn't cover. You may have paid all or part of this amount before receiving your EOB.

Secure account information

Inside your secure account select *Benefits* and then *Benefit Plan Documents* to access your coverage information. Your secure account will contain information about how to:

- View your medical benefits, services, claims, and applicable drug coverage.
- Use MyCare Finder to get an estimate of costs and locate providers within your network, including primary care doctors, specialty physicians, behavioral health specialists, hospitals, and more.
- Find information on emergency care and VirtualCare.
- Appeal a claims decision.
- Find claim forms for services performed out of network.
- Review your member rights and responsibilities and access language assistance.
- And more.

Making sure your care is safe and needed

Before you receive certain healthcare services, preauthorization may be required to ensure that those services are safe, medically necessary, and proven to be clinically effective. In-network providers are responsible for getting preauthorization for you. If you receive outpatient services from an out-of-network provider, you are responsible to get the preauthorization, if it is required. If you don't get preauthorization for a service that requires it, you may be responsible for paying the cost of the services.

[CapitalBlueCross.com](https://www.CapitalBlueCross.com)

