2025-2026

Anthem

Helping keep you at your personal best



Caltech

Student Health Insurance Plan

anthem.com/studentadvantageca

Anthem | Caltech

121363XXMENXXX Rev. 07/2025



Important notice

This is a brief description of your student health plan underwritten by Anthem Blue Cross. If you would like more details about your coverage and costs, you can get the complete terms in the policy or plan document online at **www.anthem.com/ca**.

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Welcome to Anthem

As your new school year begins, it's important to understand your health care benefits and how they work. Your Anthem plan will help guide you through that process with information about who is eligible, what is covered, how much it costs, and the best ways to access care.

What you need to know about Anthem

Who is eligible?

- If you're a registered Caltech undergraduate or graduate student, you're eligible for Caltech student medical insurance.
- For an additional charge, you may also enroll your spouse or domestic partner and eligible dependent children.
- Coverage is required! All registered students must have medical insurance — either Caltech insurance or other insurance that meets Caltech's waiver requirements.

Coverage periods and rates



Coverage will become effective at 12:01 a.m., and will end at 11:59 p.m. on the dates shown below

Costs and dates of coverage

Session	Student only*	Student and 1 dependent	Student and 2 or more dependents
Annual (9/1/2025 – 8/31/2026)	$5,049	$10,098	$15,147

*Student only rates are for undergraduate students only. For graduate student rates please visit the Caltech Student Benefits site.

† The above rates include premiums for the plan and commissions and administrative fees.

‡ Rates are currently under regulatory review with the state and subject to change.



Waiver deadlines

You can waive your Anthem plan if you have comparable coverage

- 8/15/2025

If you have questions about enrollment and waiver options, visit **studentca.anthem.com/student** or call **1-833-332-0797**.

Keep in touch with your benefits information



Student Wellness Services

1239 Arden Road
Pasadena, CA 91125
Health 1–626–395–6393
Counseling 1–626–395–8331

https://wellness.caltech.edu
Monday – Friday
8:00am – 5:00pm
Closed on Institute Holidays



Benefits, eligibility, enrollment and claims

1–833–332–0797
https://studentca.anthem.com/student

Anthem Blue Cross Life and Health Insurance Company
P.O. Box 60007
Los Angeles, CA 90060-0007

Easy 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 Health**[1] app through Anthem, you have instant access to:

- Your member ID card.
- The Find Care tool.
- More 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℠ or Google Play™ and search for the **Sydney Health** app to download it today.

ID Cards

To download your ID card, please access the Sydney app. You can also log onto **www.anthem.com/ca** to register and view your ID card.

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.[2]
To use, go to your Sydney Health app or **www.livehealthonline.com**. You can also download the free LiveHealth Online app to sign up.

24/7 NurseLine

Call **1-844-545-1429** to speak to a registered nurse who can help you with health issues like fever, allergy relief, cold and flu symptoms and where to go for care. Nurses can also help you enroll in health management programs if you have specific health conditions, and remind you about scheduling important screenings and exams, and more.

Provider finder

Use **www.anthem.com/ca/find-doctor/** to find the right doctor or facility close to where you are.

Anthem Caltech website

Use **www.anthem.com/studentadvantageca** to see your health plan information, including providers, benefits, claims, covered drugs and more.

1 Sydney Health is a service mark of CareMarket, Inc.

2 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 problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (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.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Your plan details

Anthem Blue Cross

Student Health Insurance Plan:
Caltech

Your network:
Prudent Buyer PPO

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

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible	$250 per person	$1,000 per person
Out-Of-Pocket Max	$1,000 person / $2,000 family	$5,500 person / $11,000 family
Preventive care/ screening/ immunization	No charge	40% coinsurance after deductible is met
Primary Care visit to treat an injury or illness	$15 copay per visit, deductible does not apply	40% coinsurance after deductible is met
Specialist care visit	$15 copay per visit, deductible does not apply	40% coinsurance after deductible is met
Urgent Care (Office Setting)	$15 copay per visit, deductible does not apply	40% coinsurance after deductible is met
Emergency Room Facility Services - copay waived if admitted	$150 copay per admission plus 20% coinsurance, deductible does not apply	$150 copay per admission plus 20% coinsurance, deductible does not apply



Review your complete Summary of Benefits.

Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue.[1] Easily access international doctors by phone or video and use our 24/7 help center for emergency health questions. Anthem and GeoBlue provides the right support and services when you need them the most.

Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2025-2026 school year Use of benefits must be coordinated and approved by GeoBlue.	
International telemedicine services[2]	
Global TeleMD™	Confidential access to international doctors by phone or video call.
Coverage outside of the U.S., excluding students home country.	
Medical expenses	Maximum benefit up to $250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.[3]
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)[4]	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

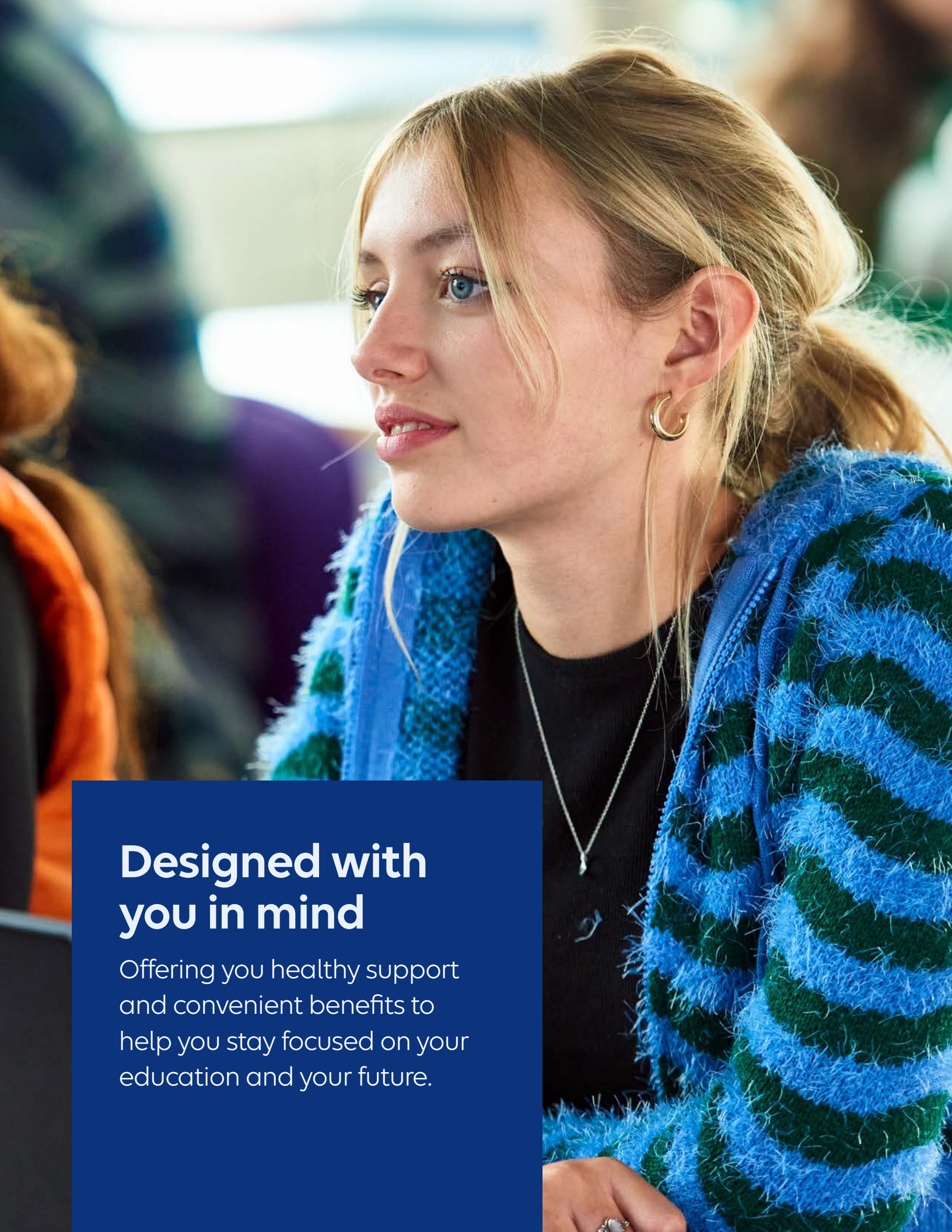
GeoBlue

1 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.

2 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.

3 These medical expenses are limited and are subject to limitations and exclusions. See full certificate of insurance for a full description of services and coverage of what is and isn't covered.

4 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.

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 **1-833-332-0797**.

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

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجانًا. اتصل برقم خدمات العضاء الموجود على بطاقة التعريف (TTY/TDD: 711) الخاصة بك للمساعدة

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'doowo[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 ਮੁਫ਼ਤ 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

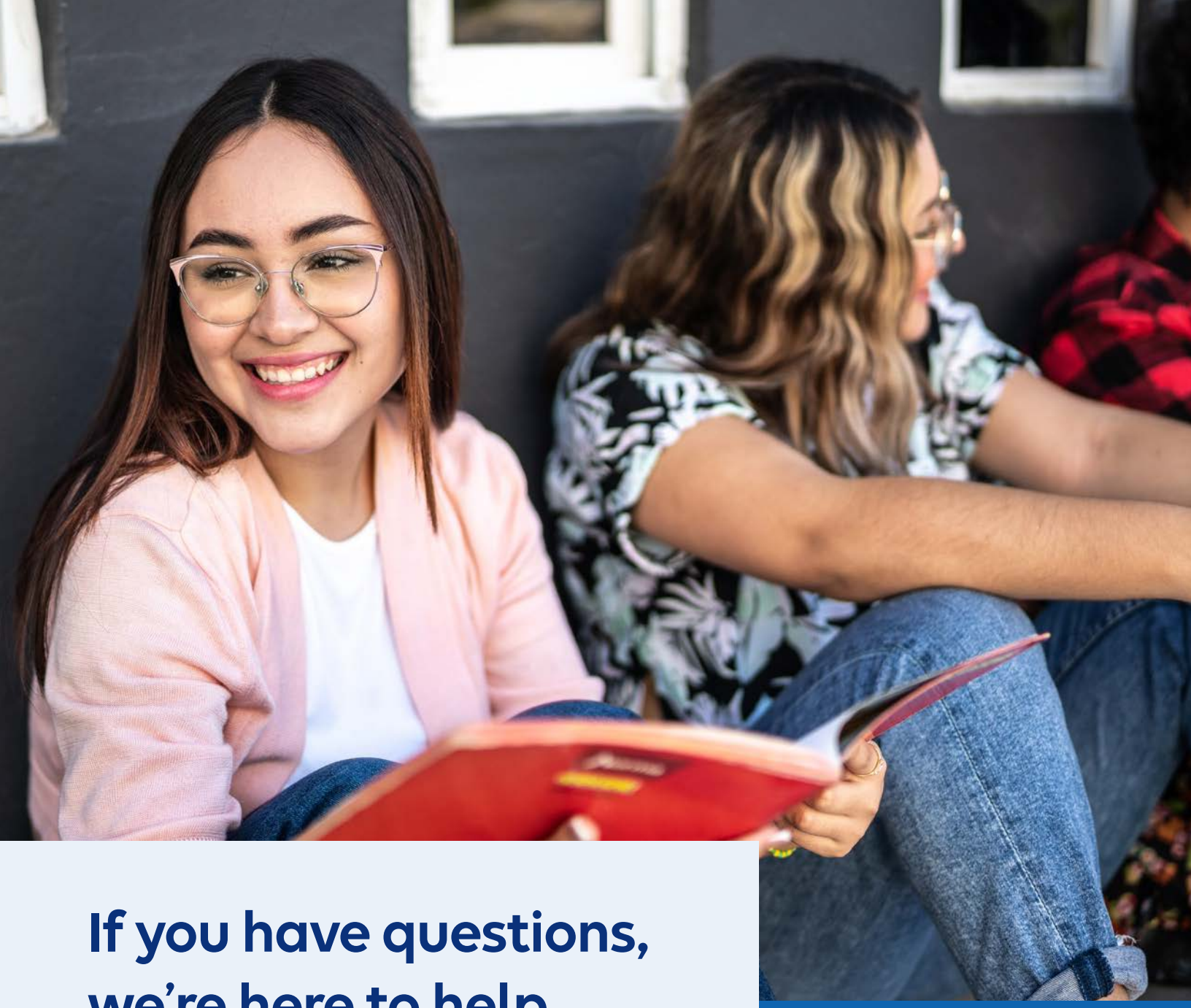
May karapatan kayong makakuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

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 1-833-332-0797 or visit us at www.anthem.com/studentadvantageca.

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