Benefits at a glance

This is a brief description of your student health plan underwritten by Empire BlueCross BlueShield. 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.studentsatanthem.com.
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Welcome to Empire 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 Empire Student Advantage plan, how much it costs, and the best ways to access care.

Empire Student Advantage 101

Who is eligible?

You will automatically be enrolled in Empire BCBS Student Advantage if:

- You are an international students with a current passport and student Visa (J-1 or F-1) who are temporarily located outside their home country and are actively engaged in education or educational research activities at St. John’s University. All international students are automatically enrolled in the University’s Student Health Insurance Plan, and may not waive out of it.

- An eligible resident students unless you can provide evidence of equivalent coverage satisfactory to St. John’s University.

The following student groups are also eligible to enroll:

- All registered undergraduate and graduate students are eligible to enroll in the Student Health Insurance Plan.

- Registered non-resident undergraduate and graduate students are eligible to enroll on a voluntary basis.
Coverage periods and rates

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

<table>
<thead>
<tr>
<th>Coverage dates</th>
<th>Annual</th>
<th>New Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/15/2022 - 08/14/2023</td>
<td>$3,508</td>
<td>01/01/2023 - 08/14/2023</td>
</tr>
</tbody>
</table>

The rates listed below include a prorated annual $2 annual fee for Togetherall and an Administrative Fee of $32 charged by your school.
If you have questions about enrollment and waiver options, visit https://www.universityhealthplans.com/ or call 833-251-1134.

Dates to remember

Waiver/Enrollment

- Fall: September 16, 2022
- Spring: January 19, 2023
Keep in touch with your benefits information

**Student Health Center**
See student health center website for location, hours, and services:
www.stjohns.edu/life-st-johns/health-and-wellness/student-health-services

**Benefits, claims, and coverage**
844-412-0752
Empire Blue Cross Blue Shield
Download the Sydney Health app to access claims and coverage information.

**Eligibility and enrollment**
University Health Plans
833-251-1134
info@univhealthplans.com
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 Health mobile app through Empire 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 empireblue.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 or Google Play 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 empireblue.com/find-care to find the right doctor or facility close to where you are.

**Empire Student Advantage St. John’s University website**

Visit studentsatanthem.com 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.

* 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 issues. If you are in crisis or have suicidal thoughts, it’s important that you seek help immediately. Please call 1-800-273-TALK (1-800-273-8255) or contact your mental health provider for counseling. If you are in an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

8
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**

<table>
<thead>
<tr>
<th></th>
<th>Cost if you use an In-Network Provider</th>
<th>Cost if you use a Non-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Deductible</td>
<td>$100 student</td>
<td>$100 student</td>
</tr>
<tr>
<td>Out-Of-Pocket Max</td>
<td>$8,700 student</td>
<td>$17,400 student</td>
</tr>
<tr>
<td>Preventative care/ screening/ immunization</td>
<td>No charge</td>
<td>No charge after medical deductible is met</td>
</tr>
<tr>
<td>Primary Care visit to treat an injury or illness</td>
<td>10% coinsurance after medical deductible is met</td>
<td>25% coinsurance after medical deductible is met</td>
</tr>
<tr>
<td>Specialist care visit</td>
<td>10% coinsurance after medical deductible is met</td>
<td>25% coinsurance after medical deductible is met</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>10% coinsurance after medical deductible is met</td>
<td>25% coinsurance after medical deductible is met</td>
</tr>
<tr>
<td>Emergency Room Facility Services - waived if admitted</td>
<td>10% coinsurance after medical deductible is met</td>
<td>Covered as In-Network</td>
</tr>
</tbody>
</table>

*Review your complete Summary of Benefits*
Benefits that go with you

You can count on medical coverage anywhere worldwide with GeoBlue.¹ Access international doctors by phone or video, and use our 24/7 help center for emergency health questions.

Visit geobluestudents.com to learn more.

Your GeoBlue benefits for the 2022-2023 school year

Use of benefits must be coordinated and approved by GeoBlue.

<table>
<thead>
<tr>
<th>International telemedicine services²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global TeleMD™</td>
</tr>
<tr>
<td>Confidential access to international doctors by phone or video call.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage outside of the U.S., excluding student's home country.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical expenses</td>
</tr>
<tr>
<td>Maximum benefit up to $250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.³</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage worldwide, except within 100 miles of primary residence for U.S. students.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage worldwide, excluding home country for international students.</td>
</tr>
<tr>
<td>Emergency medical evacuation</td>
</tr>
<tr>
<td>Unlimited</td>
</tr>
<tr>
<td>Repatriation of remains</td>
</tr>
<tr>
<td>Unlimited</td>
</tr>
<tr>
<td>Emergency family travel arrangements</td>
</tr>
<tr>
<td>Maximum benefit up to $5,000 each coverage year</td>
</tr>
<tr>
<td>Political emergency and natural disaster evacuation</td>
</tr>
<tr>
<td>(Available only when traveling outside the United States)⁴</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>Accidental death and dismemberment</td>
</tr>
<tr>
<td>Maximum benefit up to $10,000 each coverage year</td>
</tr>
</tbody>
</table>

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.
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 844-412-0752 or visit us at studentsatanthem.com.