



# Your healthy future starts here

## The University of Toledo Student 2025/2026 student health plan highlights

As a student, you're engaging your body and mind every day. You need a health plan that supports you through it all. With your Anthem Student Advantage health plan, you can access the right care wherever and whenever you need it.

### Using your Anthem Student Advantage health plan

#### Need more information?

Find answers to most of your questions at [University Health Plans \(U Toledo\)](#)

#### When to expect your health plan ID card

Your school has opted for a digital ID card. Your digital ID card is available on **anthem.com** or the Sydney<sup>SM</sup> Health mobile app when you register with your student ID number on or after your plan start date. You can print a copy of your card or show it to your doctor from your smartphone.

If you would like a hard copy of your ID card, call Member Services at **844-412-0752** on or after your plan start date.

#### Where to go for care

- Go to your school's health center.
- Find a doctor in your plan's network using the Sydney Health mobile app or **anthem.com**.
- Have a virtual visit with a doctor or therapist using Sydney Health or **anthem.com**.

## Who is eligible

- All domestic students taking 6 or more credit hours and all international students taking 1 or more credit hours will automatically be enrolled on the plan unless proof of comparable coverage is provided.
- Degree seeking domestic students taking less than 6 credit hours are eligible to enroll on the plan.
- Students enrolled on the plan are also able to enroll their eligible dependents.

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**Go to:**  
**University Health Plans (U Toledo)**

What it costs

Coverage dates and semester payment

Session	Student only	Spouse/Domestic Partner	Each Child	Two or more dependents
Fall (8/11/2025-12/31/2025)	\$898	\$898	\$898	\$1,796
Spring/Summer (1/1/2026-8/10/2026)	\$1,394	\$1,394	\$1,394	\$2,788
Summer (5/11/2026-8/10/2026)	\$546	\$546	\$546	\$1,093

Benefit overview and costs of care

Covered services	Cost if you use a University of Toledo provider/facility <sup>1</sup>	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Your deductible	\$0 per covered person	\$1,500 per covered person	\$3,000 per covered person
Your share of the cost (coinsurance)	20%	30%	40%
Out-of-pocket maximum	\$5,000 student/ \$10,000 family	\$5,000 student/ \$10,000 family	\$5,000 student/ \$10,000 family
Primary care doctor visit	20% coinsurance after deductible	\$10 copay, then 30% coinsurance after deductible	\$15 copay, then 40% coinsurance after deductible
Preventive care screenings and vaccines	No charge	No charge	40% coinsurance after deductible
Specialtis care visit	20% coinsurance after deductible	\$20 copay, then 30% coinsurance after deductible	\$30 copay, then 40% coinsurance after deductible
Urgent care	20% coinsurance after deductible	\$30 copay, then 30% coinsurance after deductible	\$45 copay, then 40% coinsurance after deductible
Emergency services: Facility services	\$250 copay per visit (waived if admitted)	\$250 copay per visit (waived if admitted)	\$250 copay per visit (waived if admitted)
Emergency services: Doctors and other services <i>Deductible does not apply</i>	No charge	No charge	No charge
Prescription medicine <i>Deductible does not apply</i>	Tier 1: \$5 copay Tier 2: \$15 copay Tier 3: \$30 copay Tier 4: \$75 copay	Tier 1: \$10 copay plus 40% coinsurance Tier 2: \$20 copay plu 40% coinsurance Tier 3: \$30 copay plus 40% coinsurance Tier 4: Not covered	Tier 1: \$15 copay plus 50% coinsurance Tier 2: \$30 copay plus 50% coinsurance Tier 3: \$60 copay plus 50% coinsurance Tier 4: Not covered

We're here to help

Benefits and claims

Emergency travel

Enrollment and eligibility

Finding doctors and mental health professionals

844-412-0752

833-511-4763

(University Health Plans (U Toledo)

Sydney Health or anthem.com



Scan the QR code to download the Sydney Health app.

<sup>1</sup> University of Toledo providers and facilities include: The University Health Center on Main Campus; The University of Toledo Health Science Campus Student Health and Wellness Center; The University of Toledo Medical Center; or The University of Toledo Pharmacy.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.