Anthem. THE UNIVERSITY OF TOLEDO

Your healthy future starts here

The University of Toledo Student 2026-2027 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: www.universityhealthplans.com

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℠ 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.

To enroll, go to www.universityhealthplans.com.

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What it costs

Coverage dates and Semester payment*

Session	Student only	Spouse/Domestic Partner	Each Child	Two or more dependents
Fall (08/11/2026 - 12/31/2026)	$1,019	$1,019	$1,019	$2,038
Spring/Summer (01/01/2027 - 08/10/2027)	$1,581	$1,581	$1,581	$3,162
Summer (05/11/2027- 08/10/2027)	$619	$619	$619	$1,238

Benefit overview and costs of care

Covered Services	Cost if you use a University of Toledo provider/facility	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
Specialist 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 *Deductible does not apply*	No charge	No charge	No charge
Prescription medicine *Deductible does not apply*	**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 plus 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
Medical coverage outside of the U.S. (excluding your home country)	No out-of-pocket expense up to a $250,000 lifetime maximum		

We're here to help

Benefits and claims	844-412-0752
Emergency travel	833-511-4763
Enrollment and eligibility	www.universityhealthplans.com
Finding doctors and mental health professionals	Sydney Health or **anthem.com**

Scan the QR code to download the Sydney Health app.

1 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.