Los Angeles Community College District (LACCD)
How to use your insurance

Definitions and Terms

Your Plan

ID Cards

Additional Benefits

Questions & Contacts
# Insurance Definitions

*Health Insurance shouldn’t be complicated. Here are some ‘health insurance’ terms that you should be aware of. If you have any questions or want more clarity, please contact us.*

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>Is the amount you must pay before the insurance company will start paying.</td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum (OOPM)</strong></td>
<td>The maximum amount you are responsible for, once you meet your OOPM the insurance will pay at 100% (exclusions may apply)</td>
</tr>
<tr>
<td><strong>Co-payment/Coincurrence</strong></td>
<td>Copayment is a dollar amount and Coincurrence in a percentage you will be responsible to pay.</td>
</tr>
<tr>
<td><strong>Provider Network</strong></td>
<td>The Provider Network is doctors and/or facilities that are contracted with Anthem and offer care at lower out of pocket cost.</td>
</tr>
<tr>
<td><strong>Network:</strong></td>
<td>Anthem Blue Cross PPO Prudent Buyer</td>
</tr>
</tbody>
</table>
Where Do I Go When I Am Sick, Injured or Need Therapy

**Minor Illness or Injury**
- Colds, cough, sore throat or flu
- Fever
- Mental health
- Sprains
- Skin rashes

**Primary Care or Urgent Care Center**

**Major Emergency**
- Major injury (a head injury)
- Severe shortness of breath
- Loss of consciousness
- Bleeding that doesn’t stop after 10 minutes of direct pressure

**On Campus Emergency Center**

**Emergency Room**

**Life Threatening Emergency: Call 911**
Medical Benefits

First:
- Always ask the provider if they are ‘In Network’ with Anthem
- Have your ID card ready

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Out of Pocket Max</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0</td>
<td>30%</td>
</tr>
<tr>
<td>Primary Care Physician / Mental Health Visits</td>
<td>$10</td>
<td>30%</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$10</td>
<td>30%</td>
</tr>
<tr>
<td>Emergency Room (Waived if Admitted)</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Inpatient Hospital (pre cert required)</td>
<td>$0</td>
<td>30%</td>
</tr>
</tbody>
</table>
**Prescription Benefits**

*First:*
- Always ask the provider if they are *‘In Network’ with Anthem*
- Have your **ID card** ready

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### Prescription Benefits (retail)

<table>
<thead>
<tr>
<th>Tier 1 Drugs (Generic)</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$20 Copay</td>
<td>50% up to $250</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 2 Drugs (Preferred/Brand)</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$40 Copay</td>
<td>50% up to $250</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 3 Drugs (Non Preferred/Specialty)</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$60 Copay</td>
<td>50% up to $250</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 4 Drugs (Specialty Drugs)</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50% up to $250</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
Welcome to Mobile Health

The StudentHealth app through Anthem Blue Cross gives you instant access to your benefits, ID card, and much more using your mobile device.

Download the StudentHealth app today!

From your mobile device or tablet go to the App Store or Google Play and search for the StudentHealth app. Tap Register Now and follow these easy steps:

• Enter your first name, last name, your student ID number and your date of birth (mm/dd/yyyy)
• On the Credentials screen, select a username (typically firstname.lastname) or use the assigned one.
• Create a password. A password must contain at least six characters including both a letter and a number.

Now you can Login with your username and new password and download your ID card

From your computer:
Go to https://www.mobilehealthconsumer.com/studenthealth
Note: Be sure to include the “s” in: https://
Choose Register Now and follow the steps above
LiveHealth Online

Access LiveHealth Online via smartphone, tablet or computer. The LiveHealth Online app is available on both iOS and Android.

Live, on-demand video doctor visits 24x7/365

Accessible by smartphone, tablet or computer

Included at no additional cost

What LiveHealth Online Treats

- Abrasions, minor wounds
- Acne
- Anxiety
- Asthma
- Allergies/allergic rhinitis
- Back pain
- Cough/Cold
- Depression
- Diabetes/hypoglycemia
- Diarrhea
- Ear pain
- Fever
- Headache/migraine
- Hypertension
- Incontinence
- Influenza/flu
- Insomnia
- Nausea/Vomiting
- Obesity
- Pinkeye and other eye infections
- Rashes/skin disturbances
- Sinus infection
- Smoking cessation
- Sore throat/pharyngitis
- Sprains and strains
- Urinary tract infection
Gallagher Student Health
Additional Program Enhancements

Mental Health Platform
- SilverCloud Health
  - Online cognitive behavioral therapy for students, backed by 10 years of clinical research
  - Expands Mental Health Access and available to students 24/7
  - Modules focus on areas of Stress, Anxiety and Depression

Basix Discount Dental Savings Program
- Exclusive discount which saves students 20%-50% off the cost of dental care
- This program is not insurance- Basix contracts directly with area dentists to provide services for students at reduced fees
- Review lists of contracted providers and fee schedules at www.basixstudent.com

EyeMed Discount Vision Program
- Discount with EyeMed service providers to save students money on vision care services
- Visit www.Eyemed.com to locate a provider

To learn more about these Program Enhancements please visit your school specific Webpage on:
www.Gallagherstudent.com
Who do I contact:

Questions on Insurance Benefits:
Anthem Customer Service
1-800-888-2108

Submitting a Claim:
Anthem Address
Anthem Blue Cross
P.O. Box 60007
Los Angeles, CA  90060

Find a Provider:
https://www.anthem.com/ca

Additional Program Questions:
Gallagher Student Health & Special Risk
833-818-7090