Due to the experiential nature of our academic programs and for your personal health and wellbeing, we require all students who are enrolled in six (6) or more credit hours for Fall or Spring and four (4) or more credit hours for Summer semesters are required to be insured. **Students must either enroll in or waive out of our student health insurance plan each semester.** This step is **required** each semester unless enrolled in or waived out of the **annual** term option. This should be completed by **4:00 pm** on the first day of classes.

To **ENROLL** in or **WAIVE** out of our Plan go to [https://studentinsurance.wellsfargo.com](https://studentinsurance.wellsfargo.com) and click on “Find your school’s plan” then search for the Middlebury Institute of International Studies.

For more information on the plan, access to the insurance brochure, and plan providers please visit [go.miis.edu/insurance](http://go.miis.edu/insurance). General questions regarding student health insurance may be directed to Student Services at [student.services@miis.edu](mailto:student.services@miis.edu) or 831-647-4128.

**DISCLAIMER:** This summary is provided as a courtesy to Middlebury Institute students and is not meant to replace or override the terms and conditions detailed in the insurance policy brochure. Please refer to the policy brochure to verify medical coverage and eligibility and for more detailed information.

**INSURANCE POLICY TERMS AND COSTS**

- **Annual**

- **Fall**
  - August 25, 2016 - January 26, 2017*(1,452.15)

- **Spring/Summer I (new students)**

- **Spring/Summer II (renewing students)**
  - January 26, 2017 - August 25, 2017*(1,979.43)

- **Spring Only (new/renewing students)**
  - January 26, 2017 – June 1, 2017*(1,178.53)

- **Summer (summer program students only)**
  - June 1, 2017 – August 25, 2017*(801.90)

*Your coverage, depending on the term you enroll in, will expire at **12:01am on January 26, 2017, June 1, 2017 or August 25, 2017.**

**Anthem BlueCross PPO PROVIDERS:** Covering all California ZIP codes, the Prudent Buyer network is the most geographically extensive PPO network in the state. The suitcase icon on your Medical ID card indicates that this plan can be used outside of California. The PPO network allows Insureds easy access to a wide range of medical providers. Insureds have the option to receive care from a provider who is not participating in the PPO network. The trade-off is higher out-of-pocket expenses. Participating providers (PPO Providers) agree to provide services to covered persons at discounted rates as payment in full. This is the incentive for Insureds to use PPO providers and protects them from being balance-billed (except for coinsurance, co-payments and deductible amounts). Providers working within a PPO facility (example: a hospital) may not always be PPO providers. You should request that all of your provider services be performed by a PPO Provider when you use a PPO facility. When Non-PPO providers are used, you may be subject to higher out-of-pocket expenses.

Additionally, PPO physicians agree to admit their patients to network hospitals, guaranteeing that discounted charges and utilization management savings will occur.

Insureds can find a PPO physician in their area by calling Anthem at 800-888-2108, or by accessing the “Find a Doctor” link on [www.anthem.com/ca](http://www.anthem.com/ca).

**DEDUCTIBLE:** There is a $250 (in-network) deductible per policy year per insured person (August 25, 2016 – August 25, 2017). A deductible means that you must pay out-of-pocket for the first $250 of medical expenses.

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**COINSURANCE FOR PHYSICIAN VISITS:** Students pay a $35/visit copay and then 20% of the Preferred Allowance when they visit a contracted provider.

**ANNUAL OUT-OF-POCKET MAXIMUM:** The Policy Year Out-of-Pocket Maximum is $5,000 per insured person/per year.

**INSURANCE COVERAGE MAXIMUMS:** There is an Unlimited Aggregate Lifetime Maximum Benefit per insured person/per year.

**24/7 NURSE ADVICE LINE:** This is a helpful way to get professional medical advice and could save you the cost of unnecessary trips to a doctor. The phone number can be located on the back of your student health insurance card.

**EMERGENCIES AND URGENT CARE:** In case of a medical emergency, the Anthem BlueCross provider hospital is Community Hospital of the Monterey Peninsula (“CHOMP” is located at 23625 Holman Highway in Monterey; Phone 831-624-5311). The other Anthem BlueCross provider hospital is Salinas Valley Memorial (located at 450 E. Romie Lane in Salinas; Phone: 831-757-4333). Do not use a hospital Emergency Room for routine medical care; the insurance company has no obligation to cover the fees if your visit was not for a true emergency. For minor “after hours” illnesses or accidents (not life-threatening), visit a “walk-in clinic” instead of an emergency room. The nearest in-network provider “extended-hour, walk-in” clinic is Monterey Bay Urgent Care (245 Washington, Monterey; Phone 831-372-2273).

**ONLINE ACCESS TO ACCOUNT INFORMATION:** Students can access claims status, EOBs, ID Cards, network providers, and correspondence and coverage information by logging in to their account at www.anthem.com/ca. Insured students who do not have an online account may select the “Register Now” link. Follow the simple, onscreen directions to establish an online account in minutes using your Insurance ID number.

**INSURANCE/PRESCRIPTION ID CARDS & POLICY BROCHURE:** ID cards will be automatically mailed to students. A student may also login to their account at www.anthem.com/ca to request a replacement ID card through the mail. The insurance policy brochure is online at go.miis.edu/insurance or https://studentinsurance.wellsfargo.com (click on “Find your school’s plan”, then search for the Middlebury Institute of International Studies).

**CLAIM FORMS:** Most health care providers will bill Anthem BlueCross directly for services so you do not need to file a claim form. However, if a health care provider sends the student a bill directly, they will need to file a claim form. Claim forms are available online at: www.anthem.com/ca/health-insurance/resources/helpfultools.

**PRESCRIPTION COVERAGE:** Pharmacy co-pays at contracted pharmacies: $15 Generic, $35 Brand, $70 Non-Formulary, 20% Specialty up to $150; for 30 day supply. You can search for a contracted pharmacy at: www.anthem.com/ca or call: 1-800-700-2541.

**DEPENDENT COVERAGE:** Only Dependents of J1 Visa holding students are eligible to enroll on the plan. Your dependents must be enrolled directly with Wells Fargo of California Insurance Services, Inc. Student Insurance Division when you enroll or within 31 days of specific qualifying life events. **Dependent coverage is sold in policy terms not months and is the same duration as student coverage.** Contact Wells Fargo Student Insurance Services directly at 800-853-5899 for more information on dependent coverage.

**MEMBER DISCOUNTS:** To help support your healthy lifestyle the Insurer provides information on discounts on a variety of dental, vision, fitness, massage therapy, yoga and hypnotherapy products and services offered by independent vendors. Here are a few examples of potential savings:

- Up to 30% off frames, lenses and special savings on LASIK
- 25% up to 60% off health club memberships at nationally recognized health clubs and up to 30% off weight loss programs
- 5% off non-prescription items at drugstore.com and up to 15% off allergen avoidance products at natlallergy.com
- Up to 30% off smoking cessation, stress management, alcohol management and other self-help programs, up to 40% off of wellness products

The independent vendors participating in the Anthem SpecialOffers program offer you choice, flexibility and freedom through discounts that save you money! Discounts advertised may change without notice, for a current listing and more information about specific vendors and discounts please visit the SpecialOffers link at www.anthem.com/ca.

**GLOBAL EMERGENCY TRAVEL ASSISTANCE:** Global Emergency Assistance, Medical Evacuation, and Repatriation are provided by On Call International. Please refer to the policy brochure for more details or call: 1-877-318-6901 email: mail@oncallinternational.com.