Frequently Asked Questions
For Smith College Students
2017-2018 Student Blue Plan

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2. On the top right corner of the screen, click ‘Student Login’.  
3. Follow the login instructions. |
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3. Follow the login instructions.  |
| **Wax** | 1. If your current insurance plan is comparable to the Student Blue Plan:  
Go to [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith).  
2. On the top right corner of the screen, click ‘Student Waive/Enroll’.  
3. Log in (if you haven’t already).  
4. Click the ‘I want to Waive/Enroll’ button.  
5. Follow the instructions to complete the form.  
6. Print or write down your reference number.  |
| **Learn more about the** | Learn more about the MassHealth Premium Assistance Program:  
You can call MassHealth Premium Assistance directly at 1-855-273-5903. General information is available by going to [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith) and clicking on ‘My Benefits and Plan Information’. |
| **Change my Form after it’s submitted** | If it is before the waiver/enrollment deadline:  
2. On the top right corner of the screen, click ‘Student Waive/Enroll’.  
3. Log in (if you haven’t already).  
4. Click the ‘I want to Waive/Enroll’ button.  
5. Follow the instructions to complete the form.  
6. Print or write down your reference number.  Receipt of this number only confirms submission, not acceptance, of your form.  |
| **Obtain an ID card** | If you need a replacement ID card, you can request one by logging into [www.bluecrossma.com/myblue](http://www.bluecrossma.com/myblue) or calling 1-800-253-5210.  |
| **Obtain a tax form** | Tax forms are mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information. |
| **Print a Verification Letter** | **Verification Letters are usually available 5-7 business days after your eligibility is confirmed.**  
2. On the left toolbar, click ‘Account Home’.  
3. Log in (if you haven’t already).  
4. You will be redirected to the ‘Account Home’ page, then click on ‘Verification Letter’ under ‘Coverage History’. |
|---|---|
2. Log in (if you haven’t already).  
3. You will be redirected to the ‘Account Home’ page where you can see your current coverage, claims ID number, and contact information. |
| **Change my address** | 1. Go to [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith).  
2. On the left toolbar, click ‘Customer Service’.  
4. Complete the required fields.  
5. Click ‘Submit’.  

Make sure you also notify your school of your address change. |
| **Find a Doctor** | Go to [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith) and click on ‘Find a Doctor’. |
| **Find a Participating Pharmacy** | Go to [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith) and click on ‘Pharmacy Program’. |
Insurance Plan Benefits

What is covered under the Student Blue Plan?

- The Plan is fully compliant with the Affordable Care Act and all other federal and state mandates.
- The Plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care, and prescription drugs.
- Preventive Care Services are available at no cost sharing when received from an In-Network Providers. Preventive Care Services may include routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations.
- Services provided by a participating In-Network Provider are generally covered at 100%, while services provided by an Out-of-Network Provider are generally covered at 80%.
- This plan has a $150 per member, per policy year deductible that applies to services received from an In-Network Provider and a $300 per member, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a $15 copayment for a 30-day supply of a generic drug, a $30 copayment for a 30-day supply of a preferred brand name drug, and a $50 copayment for a 30-day supply of a non-preferred brand name drug.
- Some prescription drugs require a Prior Authorization from the insurance company before you can pick-up your prescription. These prescriptions must be approved in advance. Your medical provider is responsible for obtaining the Prior Authorization approval. To find out which prescriptions require prior authorization, go to the Pharmacy Program section on your school specific page through [www.gallagherstudent.com](http://www.gallagherstudent.com).
- Intercollegiate Sports are covered as any other Injury.
- Please refer to the plan brochure available at through your school specific page at [www.gallagherstudent.com](http://www.gallagherstudent.com) by clicking on ‘My Benefits and Plan Information’ for complete details about coverage, limitations, and exclusions.

What changes have been made to the Plan for the 2017-2018 Policy Year?

- The insurance company and claims administrator has changed to Blue Cross Blue Shield of Massachusetts.
- Participating providers are providers who participate in the Blue Care Elect PPO network.
- Preventive care services will be covered In- and Out-of-Network. In Network services will continue to be covered with no copayments, coinsurance or deductibles and Out-of-Network will be covered after applicable deductibles, copayments, and coinsurance.
- Annual physicals and annual GYN exams will be covered once per calendar year instead of once per policy year.
- The Student Health Center referral requirement has been removed.
- The policy year deductible no longer applies to emergency transportation.
- The Office Visit copayment for In-Network Physicians has decreased from $30 per visit to $10 per visit.
- The In Network office visit copayment will apply to all medical and behavioral health office visits.
- The Out-of-Network Physician’s Office Visit copayment has been removed. Services will now be covered at 20% coinsurance after the policy year deductible.
- The copayment for In Network Urgent Care Centers has decreased from $30 per visit to $10 per visit. The policy deductible does not apply.
- Physical and Occupational Therapy visits will be covered up to 100 visits per calendar year and not on a policy year basis.
- Hearing aids will be covered for members age 21 or younger for up to $2,000 per ear every 36 months.
- Routine vision exams will be covered, limited to one exam every 12 months.
- The exclusion for Intercollegiate Sports Injuries has been removed. Injuries as a result of Intercollegiate Sports will be paid as any other condition.
- Fitness and Weight Loss Benefits have been added through Blue Cross Blue Shield.

Are dental and/or vision benefits included in the Student Blue Plan?

There is a pediatric preventive dental benefit and a pediatric preventive vision benefit available for students up to the age of 19 and their enrolled eligible dependents up to the age of 19. Please see the Student Blue Plan brochure for details.

Dental Blue, a comprehensive dental plan that provides a wide range of benefits to meet your dental care needs is available to all students for an additional cost. You do not have to be enrolled in the Student Blue Plan to enroll in Dental Blue. To enroll, go to [www.gallagherstudent.com](http://www.gallagherstudent.com) and click on the ‘Dental Enrollment Form’ link.
How much does the plan cost?

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<thead>
<tr>
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<tbody>
<tr>
<td>Student</td>
<td>$2,290*</td>
<td>$1,332</td>
<td>$370</td>
</tr>
<tr>
<td>One Dependent**</td>
<td>$1,993</td>
<td>$1,183</td>
<td>$370</td>
</tr>
<tr>
<td>All Dependents**</td>
<td>$5,979</td>
<td>$3,549</td>
<td>$1,110</td>
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*Students are billed the annual premium in two installments: half in the fall and half in the spring.  
**A nominal, non-refundable processing fee applies.

What is the Optional On-Campus Health Center Fee?

Students who waive the Student Blue Plan can elect to enroll in the On-Campus Health Care Option. Students taking the Optional On-Campus Health Care Plan will have use of the Health Service and the range of services available. Students will not be billed for use of the Health Service and available services including many laboratory test fees, including STI testing. Off-campus health care costs and costs of immunizations are not covered. The Optional On-Campus Health Care Plan may be purchased at any time during the academic year. For more information, please visit [www.smith.edu/health/insurance_optional.php](http://www.smith.edu/health/insurance_optional.php).

<table>
<thead>
<tr>
<th>Optional On-Campus Health Care</th>
<th>Fall 2017</th>
<th>Spring 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional Cost</td>
<td>$124</td>
<td>$124</td>
</tr>
<tr>
<td>Student</td>
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</tbody>
</table>

Am I required to get a referral from my school’s Health Services before I seek treatment off campus?

No, a referral is not required with the Student Blue Plan, but there are many benefits to first seeking care or advice from the Schacht Center for Health and Wellness. The Smith College Schacht Center for Health and Wellness has established close relationships with off-campus providers in the community and can assist you in locating a provider. The Smith College Schacht Center for Health and Wellness provides a range of services including an outpatient medical clinic, mental health counseling, and wellness education. Physicians, Nurse Practitioners, nurses, psychiatrists, and therapists are on the premises during regular office hours. The Smith College Health Services is available to all Smith College students whether or not they are enrolled in the Student Blue Plan. Outpatient visits to the College medical, nursing, and counseling staff are provided to all students without charge.

What are the cost of services provided at the Smith College Schacht Center for Health and Wellness?

For students enrolled in the Student Blue Plan, or the Optional On-Campus Health Care Plan, all use of the facility and most other services (excluding immunizations) are prepaid and there is no billing paperwork to complete.

Students who waive the Student Blue Plan and do not select the Optional On-Campus Health Care Plan are charged for laboratory tests, medical supplies, and visits to the nutritionist. Students are billed directly for Health Services charges, and are responsible for submitting claims to their insurance company for possible reimbursement. Payment to the College is expected upon receipt of the bill. When outside reference labs are used, they will also expect direct payment, and they will provide the student with a bill that can be used to submit to private insurance. Neither Smith College Health Services not outside reference labs will bill directly to the student’s private insurance.

For more information on the Smith College Schacht Center for Health and Wellness, visit [www.smith.edu/health](http://www.smith.edu/health).

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the Student Blue Plan covers you during semester breaks, summer vacation and even if you’re traveling or studying abroad. You’ll be covered for the period for which you are enrolled and premiums are paid.

In addition to being covered for medical treatment and services, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains, Security and Political Evacuation, Natural Disaster Evacuation and 24-hour worldwide travel assistance services through On Call International. All services must be arranged for in advance and provided by On Call International. Any services not arranged by On Call International will not be considered for payment.

- When studying or traveling abroad, keep your Student Health Insurance ID card with you and take a copy of the brochure for reference.
When outside of the United States, you will likely be asked to pay for your medical care first and will then need to submit for reimbursement. Covered Expenses will likely be reimbursed on an Out-of-Network basis.

When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.

Please ensure that your name, ID number, address (to receive your reimbursement check), and your school’s name are on the bill.

**Will I be covered under the plan after I graduate?**

Yes, you will be covered under the Student Blue Plan until the end of the policy period for which you have purchased coverage. There is no option to continue coverage after the policy terminates. If you enrolled and paid for annual or spring/summer coverage and graduate in the Spring, you will be covered until the end of the policy year. There is no option to continue coverage after the policy terminates.

Coverage for students graduating in January will be changed to fall only. These students will be notified in December of the change to their coverage period.

Coverage for students who do not return to Smith College for the spring semester will be changed from annual to fall.

**Eligibility, Enrollment & Waiving**

**Who is eligible for the plan?**

- All students in a degree program enrolled in at least 25% of full-time credits are automatically enrolled in and billed for the Student Blue Plan at registration, unless proof of comparable coverage is furnished.
- Ada Comstock Scholars who are regular employees of the College are not eligible.
- Students on an approved Medical Leave of Absence, who have been previously insured under this Plan for at least one year prior to the Medical Leave, are eligible to enroll in this insurance Plan for a maximum of two semesters.

**Can I enroll my eligible dependents?**

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the "How do I...?" section of this document. Dependent coverage must be purchased for the same time period as the students and cannot exceed the student’s period of coverage. For example, a student enrolled for annual coverage that doesn’t enroll their dependents for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if one of the qualifying events occur: (a) marriage, (b) birth of a child, (c) divorce, (d) the dependent loses coverage under another health insurance plan, or (e) if the dependent is entering the country for the first time. If one of these qualifying events occurs, the Dependent Enrollment Form, supporting documentation and payment must be received by Gallagher Student Health & Special Risk within 30 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. The premium is prorated based on the date of the qualifying event. Forms received more than 30 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

**How does Health Care Reform affect the Student Blue Plan?**

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Blue Plan to determine which plan’s rates, benefits and coverage are most appropriate for you. It is not uncommon for employer plans or even plans purchased through the state or federal Exchange to offer plans with deductibles greater than the annual cost of the Student Blue Plan.

It’s also important to note your school-sponsored Student Blue Plan is compliant with Health Care Reform and the Affordable Care Act (ACA). It meets all state and federal mandates and satisfies the individual mandate for health insurance as required by federal law. Enrollment in your school’s Student Blue Plan each year means you will not be subject to federal income tax penalties for being uninsured or underinsured.
In addition, ACA-compliance means the Student Blue Plan provides specific essential health benefits such as certain preventive care services such as annual physical and GYN exams, and covers pre-existing conditions without any waiting period. To learn more about covered preventive services, go to https://www.healthcare.gov/coverage/preventive-care-benefits/.

Recently, changes in the Marketplace have resulted in a growing number of limited-provider networks and small, regional HMO networks. While it is important that you not only have health insurance coverage available to meet the waiver requirement, it is equally important that your alternative health insurance plan has participating providers and facilities in the area where you are attending school.

**What is considered ‘comparable coverage’?**

The level of benefits provided through your health insurance plan must be fully-compliant with the Affordable Care Act (ACA) and meet or exceed the benefits provided through the school-sponsored Student Blue Plan. Coverage is considered comparable if it provides students with access to local providers and a range of services in and around the area where you attend school. Services include, but are not limited to, preventive and non-urgent care, emergency care, surgical care, inpatient and outpatient hospitalization, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescription drugs, mental health and substance abuse treatment. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO’s service area.

Before deciding whether or not to waive coverage, compare your current health insurance plan to the Student Blue Plan to look at cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The amount of your current plan’s deductible and In-Network and Out-of-Network coinsurance may result in high out-of-pocket costs.

Plans that are not considered comparable include: plans that only provide emergency services in the campus area, plans that are purchased on a short term basis, plans that are international or travel insurance, or out-of-state Medicaid plans.

**Can I waive the Student Blue Plan with any of the insurance plans offered through my State’s Marketplace?**

Students are eligible to enroll in an insurance plan offered through their home state’s Marketplace. If you are a Massachusetts resident, you may be able to waive the Student Blue Plan if enrolled in a plan purchased through the Massachusetts Health Connector. Please review these plans carefully. Many of these plans will have a deductible greater than the deductibles on the Student Blue Plan which will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks, so look at the provider network to be sure that In-Network Providers are located near your campus.

If you are an international student it’s important to realize purchasing a subsidized plan through the Marketplace may jeopardize your visa status.

If you are not a Massachusetts resident, there is a strong possibility a plan purchased through your home State’s Marketplace will not provide adequate coverage. Carefully review the Plan’s network availability in the area where you will be attending school before purchasing.

**Is there anything I need to know before waiving coverage?**

If you are enrolled in MassHealth or one of the MassHealth Managed Care Organizations (Neighborhood Health Plan, BMC Health Net, Tufts Health Together, CeltiCare, Health New England, or Fallon), you may qualify to have the Student Blue Plan premium paid for through the MassHealth Premium Assistance program. When completing your waiver information be sure to enter your MassHealth member ID to determine if you qualify for Premium Assistance. If you qualify you will be required to enroll in the Student Blue Plan. For more information on the Premium Assistance program, please look under ‘My Benefits and Plan Information’.

Before waiving coverage you should review your current policy, considering the following:

- Is your plan fully compliant with the Affordable Care Act? (reference “What is considered Comparable Coverage” question above)
- Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?
- If you plan to travel elsewhere during the course of the year, does your coverage extend to these areas as well?
- Check the cost -- is the annual cost of this Student Blue Plan less expensive than the cost of being added as a dependent to your parents’ plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?
Please Note:
- International students are enrolled on a mandatory basis and cannot waive coverage.
- Students who do not complete a decision form by the published deadline will be automatically enrolled in and billed for the Student Blue Plan.
- Once eligibility is met, you are enrolled for the remainder of the policy and cannot waive later in the year.
- If you choose to waive coverage, there will not be another opportunity to enroll in the Plan until the following plan year unless you experience a qualifying event.
- It is recommended that all students submit an online decision form, whether enrolling or waiving.

If I lose coverage with the Plan I waived with, can I enroll in the Student Blue Plan?

Yes, students who waive the Student Blue Plan, and then lose coverage under that plan, may submit a Petition to Add form. The form can be found on the Gallagher Student Health & Special Risk website for your school under the ‘Petition to Add’ link on the left side of the page. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

Once I’m enrolled in the Student Blue Plan, can I terminate coverage? Can I get a refund?

In some cases, once you are enrolled in the Student Blue Plan, you will remain enrolled for that period of coverage. Students enrolled in annual coverage may only request a termination of coverage and a pro-rated refund of premium in the following situations:

1. When a student enters the armed forces.
2. When a student enrolls in annual coverage and has one of the following occur, they may request to cancel the spring portion of the insurance, prior to the start of the spring coverage period:
   a. Student disenrolls from school during the fall semester or prior to the spring semester.
   b. Student becomes eligible for and enrolls in a subsidized Health Insurance Plan through the Massachusetts Health Connector and coverage is effective on or before the start of the spring health insurance coverage period (not academic spring semester).
   c. Student becomes eligible and enrolls in MassHealth (excluding MassHealth Limited, Health Safety Net, or the Children’s Medical Security Plan) during the fall of the same policy year and coverage is effective on or before the start of the spring health insurance coverage period (not academic spring semester). However, coverage for students who qualify for MassHealth Premium Assistance will not be terminated from the Student Blue Plan and will not be charged the spring semester premium as the premium will be paid for through the Premium Assistance Program.

For option two, the request for termination of coverage must be received by Gallagher Student Health & Special Risk no later than the last day of fall coverage.

Plan Enhancements

What enhancements are available under this plan?

Exclusively from Gallagher Student Health & Special Risk, enrolled students have access to a menu of products at no additional cost. More information is available by visiting www.gallagherstudent.com, selecting your school specific page, and clicking on the ‘Discounts and Wellness’ link.

Are there any additional insurance products available?

Dental Blue, a comprehensive dental plan that provides a wide range of benefits to meet your dental care needs is available to all students for an additional cost. You do not have to be enrolled in the Student Blue Plan to enroll in Dental Blue. To enroll, go to www.gallagherstudent.com/smith and click on the ‘Dental Enrollment Form’ link.

Personal Property & Renters Insurance is available to students on or off-campus, at home, or abroad. It includes coverage for damage or theft to laptops, cell phones, books, electronics, and much more! For more information, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com, select your school specific page, and click on the ‘Other Insurance Products’ link for complete details about additional insurance products that are available as well as enrollment information.
This document is intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.
## Important Contact Information

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<th>Information Needed</th>
<th>Who to Contact</th>
<th>Contact Information</th>
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</table>
| Questions about enrollment, coverage, or ID cards       | Gallagher Student Health & Special Risk | Gallagher Student Health & Special Risk  
500 Victory Road  
Quincy, MA 02171  
Website: [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith) |
| Questions about benefits, claims, and claims payments incurred **on or after** August 15, 2017 | Blue Cross Blue Shield of Massachusetts | Blue Cross Blue Shield of Massachusetts  
P.O. Box 9860630  
Boston, MA 02298  
Phone: 1-888-753-6615  
Website: [www.bluecrossma.com](http://www.bluecrossma.com) |
| Questions about claims and claims payment incurred **prior to** August 15, 2017 | UnitedHealthcare StudentResources | UnitedHealthcare StudentResources  
P.O. Box 809025  
Dallas, TX 75380  
Phone: 1-866-948-8472 |
| Questions about preferred providers                     | Blue Cross Blue Care Elect PPO | Phone: 1-800-810-BLU3E (2583)  
Website: [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith), click ‘Find a Doctor’ |
| Questions about participating pharmacies                 | Express Scripts               | Phone: 1-800-711-0917  
Website: [www.gallagherstudent.com/smith](http://www.gallagherstudent.com/smith), click ‘Pharmacy Program’ |
| Questions about tax forms                               | Blue Cross Blue Shield of Massachusetts | Blue Cross Blue Shield of Massachusetts  
P.O. Box 9860630  
Boston, MA 02298  
Phone: 1-888-753-6615  
Website: [www.bluecrossma.com](http://www.bluecrossma.com) |
| Questions about Voluntary Dental                         | Dental Blue                   | Phone: 1-888-753-6615 |
| Questions about Gallagher Student Complements           | EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit | EyeMed  
Phone: 1-866-839-3633  
Website: [www.enrollwitheyemed.com](http://www.enrollwitheyemed.com)  
Basix and CampusFit  
Phone: 1-888-274-9961  
Websites: [www.basixstudent.com](http://www.basixstudent.com) and [http://campusfit.basixwellness.com](http://campusfit.basixwellness.com) |
| Worldwide assistance services (medical evacuation and repatriation) | On Call International | Toll-free within the United States:  
1-800-407-7307  
Collect from outside the United States:  
1-603-898-9159  
Website: [www.oncallinternational.com](http://www.oncallinternational.com) |
| Questions about assistance programs                      | Blue Care Line                | Phone: 1-888-247-BLUE (2583) |
| Questions about telehealth services                      | Telehealth                    | Phone: 1-800-821-1388  
Website: [www.bluecrossma.com](http://www.bluecrossma.com) |