

What it costs

Coverage dates and costs (Domestic rates) *

Session	Enrollment Deadline	Student	Student & Spouse	Student & Child(ren)	Student, Spouse & Child(ren)
Annual 8/15/23 – 8/14/24	9/6/23	\$4,577	\$9,154	\$9,154	\$13,731
Fall 8/15/23 – 1/14/24	9/6/23	\$1,913	\$3,826	\$3,826	\$5,739
Spring/Summer 1/15/24 – 8/14/24	2/7/24	\$2,664	\$5,328	\$5,328	\$7,992

*Rates and Benefits are pending Missouri Department of Insurance approval.

Benefits overview and cost of care

Student Health Referral: Get treated at the UMKC Student Health and Wellness first. If a referral is needed to an outside your deductible will be waived. You will still be responsible for any applicable copays and coinsurance.

Covered Services	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Yearly deductible	\$400 person	\$800 Person
Your share of the cost (coinsurance)	20%	50%
Out-of-pocket maximum	\$7,500 person / \$15,000 family	Unlimited person/Unlimited family
Primary care doctor visit	\$20 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Preventive care screening and vaccines	No charge	30% coinsurance after medical deductible is met
Specialist care visit	\$40 copay then 20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Mental health visit	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Urgent Care	20% coinsurance after medical deductible is met	50% coinsurance after medical deductible is met
Emergency room facility services	\$200 copay then 20% coinsurance after medical deductible is met	Covered as In-Network
Emergency room doctor and other services	20% coinsurance after medical deductible is met	Covered as In-Network
Prescription medicine Tier 1-3: Covers up to a 30 day supply (retail). Covers up to a 90 day supply (delivery). No coverage for nonformulary drugs. Tier 4: Covers up to a 30 day supply (retail and delivery). No coverage for nonformulary drugs.	Tier 1: \$15 (retail); \$30 (delivery) Tier 2: \$40 (retail); \$80 (delivery) Tier 3: \$65 (retail); \$130 (delivery) Tier 4: \$100 (retail); \$100 (delivery)	Tier 1: \$15 (retail); No delivery Tier 2: \$40 (retail); No delivery Tier 3: \$65 (retail); No delivery Tier 4: \$100 (retail); No delivery
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

833-332-0798

Emergency travel

833-511-4763

Enrollment and eligibility

student.anthem.com/student/schools/umkc

Finding doctors and mental health professionals

Sydney Health app or anthem.com/find-care/?alphaprefix=102