



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

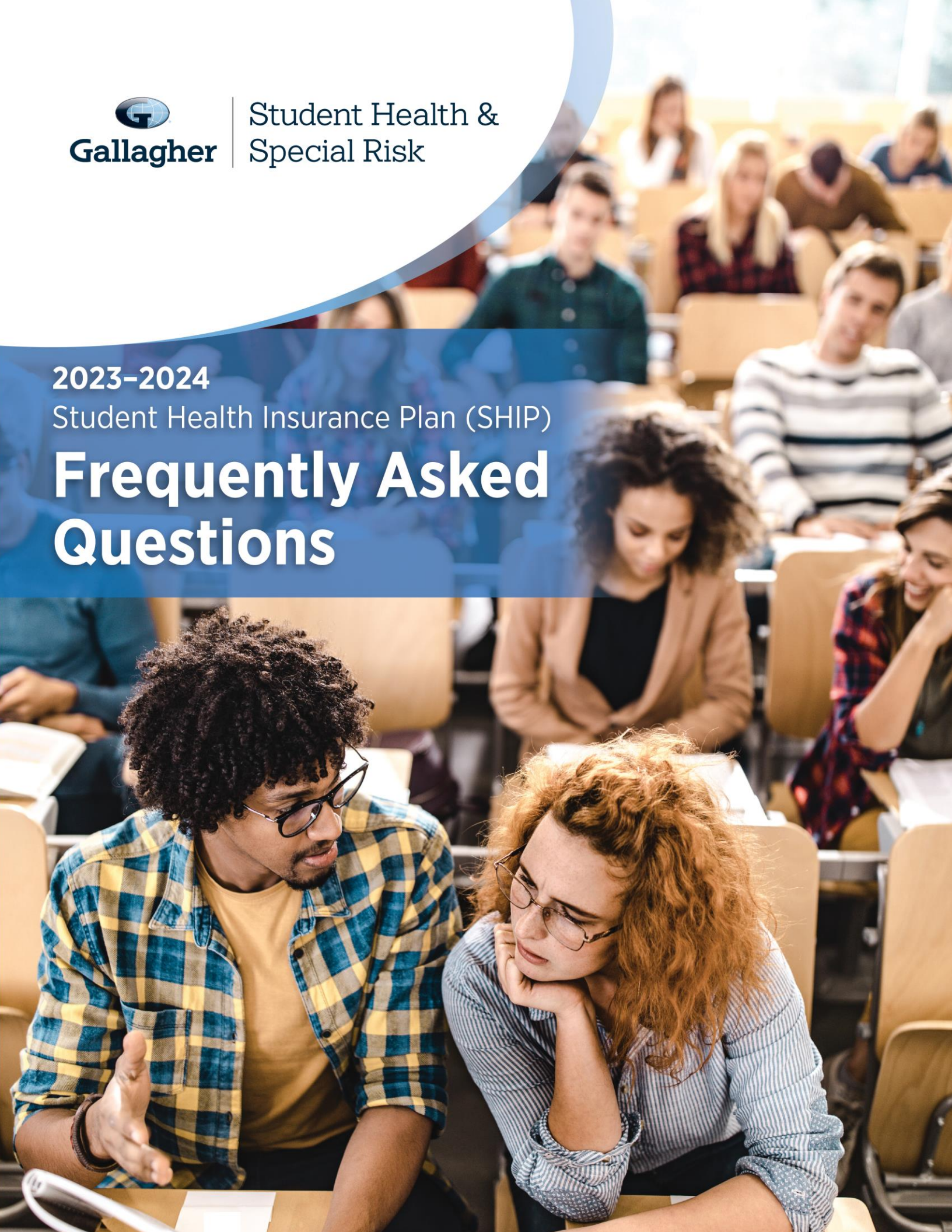




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Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit www.gallagherstudent.com/scu.

Enrolling in My SHIP

Am I eligible for student health insurance?

All students in a degree seeking program who are enrolled in at least half-time in their school or college are automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Students on an approved Medical Leave of Absence (MLOA), who have been previously insured under this Plan for at least one semester prior to the MLOA are eligible to continue coverage under the Student Health Insurance Plan for a maximum of one semester, provided the appropriate premium has been paid.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit www.gallagherstudent.com/scu.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll or waive?

To view your coverage details:

1. Go to www.gallagherstudent.com/scu.
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.



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Am I eligible to waive?

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements.

Waiver requirements include being enrolled in a health insurance plan that is fully compliant with all provisions of the Affordable Care Act (ACA), requires you to have access to providers near campus and coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an out-of-state HMO, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/scu.
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.

Note: Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

Will you audit or verify my waiver request?

If you are an NCAA (National Collegiate Athletic Association) athlete, we will audit or verify your request. This is to make sure your insurance plan will cover you when you're at school.

If you are an F-1 visa student, your submitted waiver form will be subject to an audit. The intent of the waiver verification process is to assess whether or not your insurance plan will cover you when you're at school.

- This process checks the insurance company information you entered on your form and confirms the information submitted is accurate and that your coverage is currently active.
- We verify most waiver requests within 1-2 business days.
- Once we verify your coverage, we'll email you at the address provided on your form to let you know if your waiver request was approved or denied. If your waiver is denied, the email will explain the reason for the denial and provide instructions on how to revise and resubmit your form and any applicable supporting documentation.
- You will also be required to upload supporting documentation at the time of your waiver submission in order to submit your waiver form, for returning students this is a new process. The documentation must confirm that you are covered for Medical Evacuation (at least a \$50,000 benefit) and Repatriation of Remains (at least a \$25,000 benefit).



Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school.

Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline.

1. Go to www.gallagherstudent.com/scu.
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."
5. Click "Rescind My Waiver."

Note: Once waiver is rescinded, this action cannot be reversed. You may not edit your form after waiver/enrollment deadline.

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/scu.
2. Follow the login instructions.
3. Click on "Enroll-Qualifying Life Event."
4. Complete the online form and upload the required supporting document, such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

Note: Read the form carefully as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case we will refund — or your student account will be credited — a pro-rated share of your premium. If you are an international student withdrawing or graduating from



your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

About My Benefits

What do my benefits include?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range of medical services, including 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. It also covers intercollegiate sports injuries the same as any other injury.

It covers preventive care services at no cost when you use in-network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less, which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$500 per insured, per policy year deductible for in-network services and a \$1000 per insured, per policy year deductible for out-of-network services.
- It has a \$20 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
 - \$15 copay for a tier-1 drug.
 - \$40 copay for a tier-2 drug.
 - \$70 copay for a tier-3 drug.
 - \$150 copay for a tier-4 drug

Note: *In some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a prior authorization before you can pick-up your prescription. You can see review your plan's pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/scu.*

How can I get more information about my plan?

Go to www.gallagherstudent.com/scu.



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Have changes been made to this year's plan?

Here are the changes made for the 2023–2024 Policy Year:

- Changed Insurance Carriers from Anthem to Aetna.
- Change from 3 Tier Rx Copayment Structure (\$15/\$40/60 to 4 tier Rx Copayment Structure (\$15/\$40/\$75/\$150)

Am I still covered if I live off campus? While traveling? When studying abroad?

Yes, your plan covers you wherever you are. If you are enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24-hour Worldwide Travel Assistance, which includes services ranging from a lost passport to helping with emergency medical assistance or arranging emergency medical evacuation or repatriation of remains. It's important to contact OnCall International before making arrangements on your own. Otherwise, these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- If you get sick while abroad, you will likely need to pay for your care first and then submit bills for reimbursement. Your covered expenses will likely be considered an out-of-network expense.
- Before you submit claims for reimbursement, have the itemized bill(s) translated into English. Also include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address and school name on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

Am I still covered after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. 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. You won't be able to continue your coverage after your policy terminates.

What other services are available to me through my SHIP?

Coast to Coast Vision™

This is a discount program— not insurance—that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.



UNI-CARE

This is a discount program— not insurance—that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit

<https://gsh.silvercloudhealth.com/signup/>

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, tax forms will be 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.

Contact Information

Who do I contact?

See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/scu ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Aetna Student Health	P.O. Box 981106 El Paso, TX 79998
Preferred Provider Network	Aetna PPO	www.gallagherstudent.com/scu ; click "Find a Doctor"



Answer Needed	Who To Contact	Contact Information
<p>Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)</p>	<p>Coast to Coast Vision (Discount Vision) 800-252-3059 findbestbenefits.com/student</p> <p>UNI-CARE (Dental Savings) 800-252-3059 findbestbenefits.com/student</p> <p>SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/</p>	
<p>Worldwide Assistance Services (Medical Evacuation and Repatriation)</p>	<p>OnCall International</p>	<p>In the U.S. and Canada, call toll-free at <u>1-866-525-1956.</u></p> <p>From anywhere in the world, call us collect at <u>1-603-328-1956.</u></p>