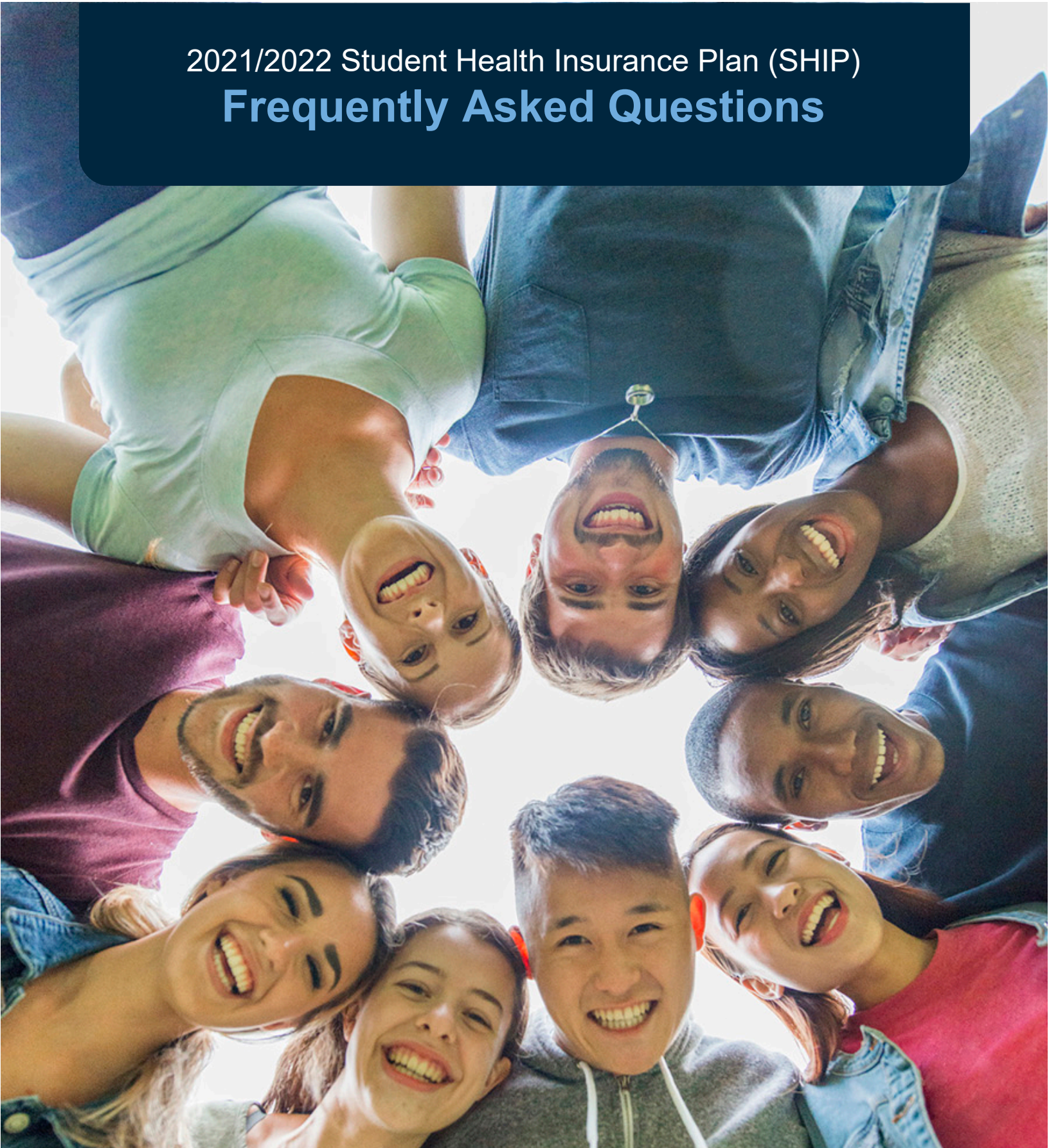


2021/2022 Student Health Insurance Plan (SHIP)
Frequently Asked Questions



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ACA

Getting Started

Q Where can I learn about the Student Health Insurance Program?

A Go to www.gallagherstudent.com/UC.

Q How do I log in?

A 1. Go to www.gallagherstudent.com/UC.
2. Click 'Log In' on the 'Profile' tile
3. Follow the login instructions.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

- All students registered for Co-op, and/or for six or more credit hours are eligible for coverage and will be automatically charged both (if eligible for both) fall and spring semesters unless they have previously waived coverage during the current academic year.
- Undergraduate students must be registered for at least six credit hours and/or Co-op to be eligible.
- Graduate students registered for less than six credit hours are eligible to enroll for coverage provided they are registered for one graduate credit hour each semester they desire coverage (the graduate credit hour must be toward their degree and they must be matriculated into a program). They must submit an official SHI Enrollment Form for each semester they desire coverage but before the semester deadline. Graduates on dissertation must be enrolled in one credit hour per fiscal year vs semester.

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. Home-study, correspondence, and online courses do not fulfill this requirement

Q How do I enroll?

A Eligible students will be automatically enrolled in and billed for the Student Health Insurance Plan unless a waiver had been successfully submitted during the current academic year.

Graduate students registered for less than six credit hours are eligible to enroll for coverage provided they are registered for one graduate credit hour each semester they desire coverage (the graduate credit hour must be toward their degree and they must be matriculated into a program). They must submit an official SHI Enrollment

Form for each semester they desire coverage but before the semester deadline. The enrollment form is available on the UC Student Health Insurance website (www.med.uc.edu/student-health-insurance).

Q How do I enroll my dependents?

A You can enroll your eligible dependent(s) by going to www.med.uc.edu/student-health-insurance to download an enrollment form.

NOTE: For the 21-22 policy year, if enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example a marriage certificate for Dependent Spouse or Birth Certificate for Dependent Child.

You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

Q Once enrolled, can I cancel? Can I get a refund?

A Once you're enrolled in SHIP you will remain enrolled in it for that coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

Q Can I enroll my dependents outside of the open enrollment period?

A You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

In such cases, you must submit a Dependent Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at www.gallagherstudent.com. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Note: Once your dependent is enrolled, you can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

Q Can I continue my coverage?

All insured persons who have been continuously enrolled under the school's regular student policy for at least one semester and who no longer meet the eligibility requirements under the policy are eligible to continue their coverage for a period of no more than 90 days under the school's policy. The insured must purchase coverage under the new policy as chosen by the school. Coverage under the new policy is subject to the rates and benefits selected by the school for that policy year. To find out more information and to enroll please visit: <https://med.uc.edu/landing-pages/studenthealth/dental-vision-and-continuation-coverage-plans/continuation-coverage>

Waiving the SHIP Coverage

Q Am I eligible to waive?

A To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements which requires you, in part, to have access to providers near campus and to have 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 not available—outside of your HMO's service area and will not meet your school's waiver requirements.

What should I know before waiving?

A Before waiving coverage, review your current policy and then consider these questions:

- Does your plan meet the University's requirements? This means services should include, but aren't limited to:
 - Preventive and non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work
 - Diagnostic x-rays

- Physical therapy and Chiropractic Care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
- Does your plan's provider network have doctors and hospitals near campus?
 - If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
 - Is the annual cost of your SHIP less expensive than the deductible of your private plan? 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.
 - Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.
 - Are you an international student? If so, you won't be able to waive coverage.

If you don't complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP.

Plans that meet the University's waiver requirements are plans that meet the requirements of the Affordable Care Act. If interested in learning more about the Affordable Care Act, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

Q What is comparable coverage?

A Comparable coverage means your health insurance plan needs to meet the University's waiver requirements. See "What should I know before Waiving?"

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Out-of-state Medicaid plans
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans

Q How do I waive health insurance coverage?

- A**
1. Go to www.gallagherstudent.com/UC.
 2. Follow the login Instructions.
 3. Click "Waive"
 4. Follow the instructions to complete the form.
 5. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Q Will you audit or verify my waiver request?

- A** Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you're at school. Here's how our waiver review process works:
- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.
 - We verify most waiver requests within 1-2 business days.
 - Once we verify your coverage, we'll email you at the address you provided on your form to let you know if your waiver request was approved or denied. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

Q Can I edit my form after I've submitted it?

- A** Yes, if it's before your waiver/enrollment deadline of September 6, 2021
1. Go to www.gallagherstudent.com/UC.
 2. Follow the login Instructions.
 3. Navigate to "Account Details".
 4. Click "Edit Waiver".
 5. Select the form you want to edit.

You may not edit your form after September 6, 2021

Q Can I rescind my form after I've submitted it?

- A** Yes, if it's before your waiver/enrollment deadline of September 6, 2021
1. Go to www.gallagherstudent.com/UC.
 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 rescind your form after September 6, 2021

Q If I waive, but then lose my coverage, can I enroll in SHIP?

A If you waive SHIP and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school’s page at www.gallagerstudent.com. Make sure you read the form carefully as it contains very specific information on the Petition to Add process. Qualifying events include:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

If your enrollment in SHIP is on a voluntary basis, there is no option for Petition to Add if you lose coverage with your current health insurance plan.

Q May I use one of my state's health insurance plans to waive my SHIP?

A If you live in the state where you are attending school and bought insurance through your state’s marketplace, you may be able to waive your SHIP. Please review these plans carefully. Many of them will have a higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you’ll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state’s Medicaid plan may jeopardize your visa status.

About My Benefits

Q What do my benefits include?

A. Your SHIP meets the University’s requirements 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 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 \$800 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$35 copayment for office visits
- Prescription drugs filled at the UHS pharmacy are covered for a 30-day supply after:
 - a \$15 copay for a Tier-1 drug
 - a \$30 copay for a Tier-2 drug,
 - a \$60 copay for a Tier-3 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 plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/UC.

How can I get more information about my plan?

A Go to www.gallagherstudent.com/UC

Q Do I need a referral from my school's Health Services to see an off-campus health provider?

A Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals works and any exceptions to the referral process, check out your SHIP brochure.

Q Have changes been made to this year's plan?

A No changes were made to the Plan for the 2021-2022 Policy Year.

Q How do I find a doctor?

- A** 1. Go to www.gallagherstudent.com/UC
2. Click on “Find a Doctor”

Q How do I find a pharmacy?

- A** 1. Go to www.gallagherstudent.com/UC
2. Click on “Pharmacy Program”

Q Does my SHIP plan include dental and/or vision insurance?

- A** If you're 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

For other dental and vision options, see “Are there other products and services available to me?”

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

- A** Yes, your plan covers you wherever you are. As long as you're 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 for emergency medical evacuation or repatriation of remains. It's important to contact UHC Global 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 need 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 are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

Q Am I still covered after I graduate?

A 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 the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. 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.

Q Does my plan provide coverage for essential health benefits or preventive services?

A Your SHIP offers essential health benefits which includes certain preventive services such as annual physical and gynecology exams and some immunizations. It also covers pre-existing conditions without any waiting period.

There is no longer a federal tax penalty for not having health insurance, but the mandate to have health insurance remains. There are some states that have kept a state tax penalty for not having health insurance as well as having additional insurance requirements.

If you are under the age of 26, you may be eligible to enroll as a dependent on your family's employer/group health insurance plan. Contact that plan for more information.

Q What other services available to me through my SHIP?

- A.** The following services are included and complement your SHIP program:
- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
 - **EyeMed Vision** — through this program you can receive discounted services for eye exams, glasses or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.
 - **SilverCloud** – an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

Q What other insurance products available to students?

- A** The following services are also available to students:
- **Personal property and Renters Insurance** are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage.

For details, go to www.gallagherstudent.com/property to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/dental or www.gallagherstudent.com/vision. The types of plans and availability of plans vary by state. All students are eligible to enroll, you do not have to be enrolled in SHIP.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

General Account Information

Q How do I obtain an ID Card?

A ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to www.uhcsr.com and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one.
3. Complete the registration form using your name, date of birth and student ID number.
4. Once logged in, you will have access to ID cards (online or by mail).

Q How do I obtain a tax form?

A If the federal government requires reporting of health insurance coverage for 2021, tax forms will be mailed to the address on file by the Health Smart, the claims administrator. Please refer to the Important Contact Information Section of this document for further information.

Q How do I print my verification letter?

A Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.gallagherstudent.com/UC
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A 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 Website: www.gallagherstudent.com/UC click Help Center link
Benefits, tax forms, claims and claims payments incurred on or after	HealthSmart Benefit Solutions	3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-844-210-0545 Email: akronclaims@healthsmart.com Website: www.healthsmart.com :
ID cards or to find UHC Options PPO Network Providers	UnitedHealthcare StudentResources	Phone: 1-866-948-8472 Website: www.UHCSR.com and enter University of Cincinnati. Click on My Account to access your ID card or 'Find a Doc' Links are also available at www.gallagherstudent.com/UC
Participating pharmacies	UC Health Pharmacy Services	Website: www.uchealth.com/pharmacy
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Worldwide assistance services (medical evacuation and repatriation)	United Healthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@uhcglobal.com
Assistance programs	Student Assistance Program	Phone: 1-877-862-1172

Answer Needed	Who To Contact	Contact Information
Telehealth services (medical and behavioral health)	Healthiest You	Phone: 1-855-870-5858 Website: www.telehealth4students.com
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	<p>EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com</p> <p>Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com</p> <p>Silvercloud Website: https://gsh.silvercloudhealth.com/signup/</p>