



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

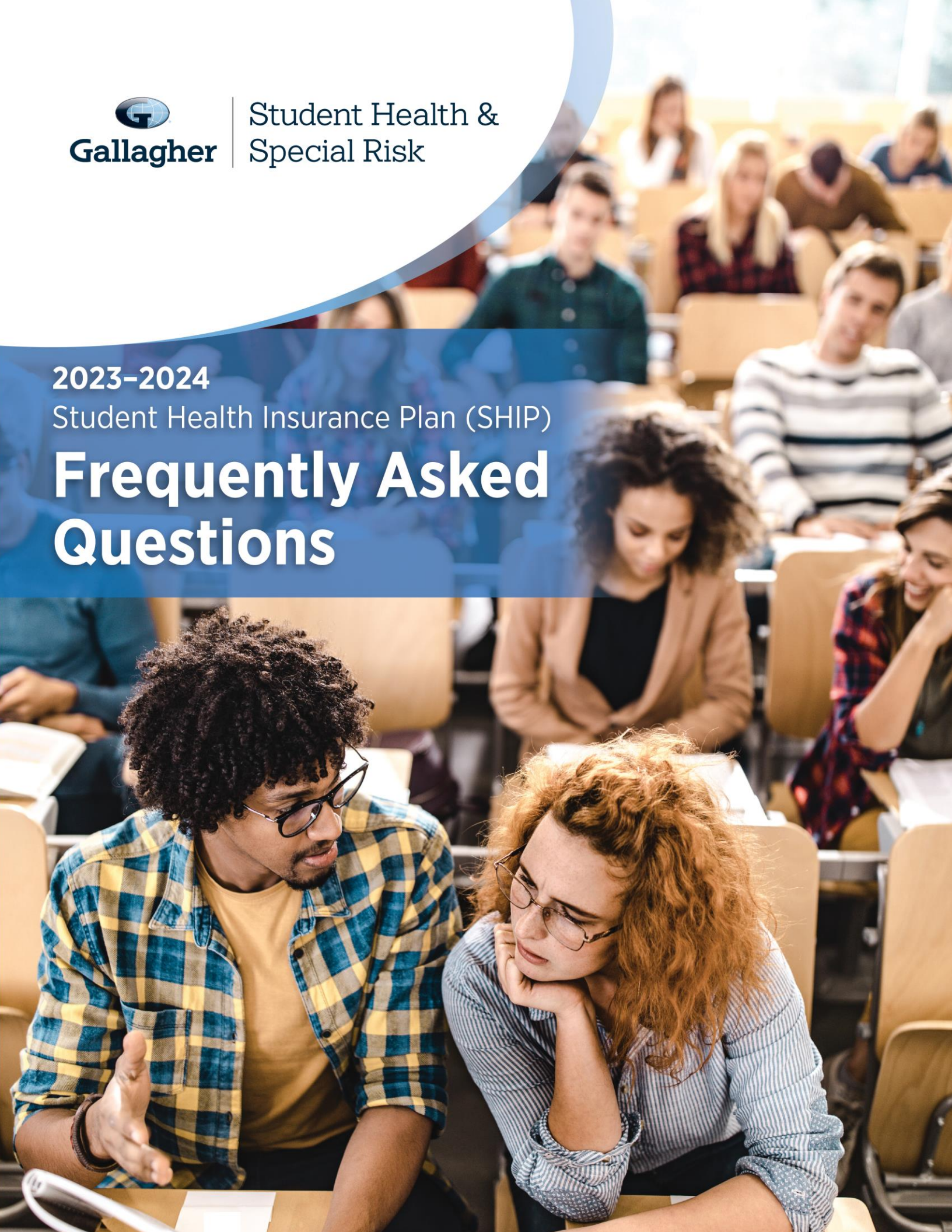


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Getting Started

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

Visit <http://www.gallagherstudent.com/wheatonma>.

Enrolling in My SHIP

Am I eligible for student health insurance?

Massachusetts law mandates that all full-time and three-quarter time students have health insurance coverage. All students meeting this requirement at Wheaton College are automatically enrolled in the Student Health Insurance Plan unless proof that your current health insurance plan meets the College's waiver requirements is submitted by the deadline. 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.

Wheaton College allows eligible students who are on an approved Medical Leave of Absence to elect to continue enrollment in the SHIP. Students must have been actively enrolled at the College for at least one semester and have been enrolled in the SHIP for this same period of time prior to the Leave of Absence request. Students are eligible to remain enrolled in the SHIP under this Medical Leave of Absence provision for a maximum of two consecutive future semesters. Payment must be received by Wheaton College prior to enrollment.

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

1. Visit <http://www.gallagherstudent.com/wheatonma>.
2. Under "Profile," enter your student email address and click "Log In."

First-time users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the "Forgot your password?" option on the login page.)

How do I enroll?

1. Go to <http://www.gallagherstudent.com/wheatonma>.
2. Login under "Profile."
3. Click on the "Enroll" button under "Plan Summary."
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to <http://www.gallagherstudent.com/wheatonma>.
2. Follow the login Instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. Enrollment confirmation email will be sent.
6. You will receive an email with a link to submit payment.

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.

Note: 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 a dependent spouse or birth certificate for a

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 or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your HMO's or Medicaid'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 <http://www.gallagherstudent.com/wheatonma>.
2. Follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

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?

No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. **If you elect to waive, you will be responsible for any medical expenses you incur.**

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

Yes, but only if it's before your waiver/enrollment deadline of **September 15, 2023**.

1. Go to <http://www.gallagherstudent.com/wheatonma>.
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 **September 15, 2023**.

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.

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

To initiate the Qualifying Life Event process:

1. Go to <http://www.gallagherstudent.com/wheatonma>.
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 for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination — and a pro-rated premium refund/credit — in the following situations:

- You're entering the armed forces.
- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).

If you meet any of the criteria outlined above you may submit a request terminate coverage. Requests need to be submitted to Gallagher Student Health & Special Risk **no later than the last day of fall coverage (January 14, 2024)**.

To Terminate Coverage:

1. Go to <http://www.gallagherstudent.com/wheatonma>.
2. Follow the login Instructions.
3. Navigate to “Account Details” under “Plan Summary,” click the “Terminate Coverage” link.
4. Complete the termination form, choosing your appropriate termination reason.
5. Some selections, like “alternate coverage,” will prompt you to provide alternate insurance information.
6. Submit the form.

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 90% 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 \$150 per insured, per policy year deductible for in-network services and a \$150 per insured, per policy year deductible for out-of-network services.
- It has a \$25 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
 - \$15 copay for a tier-1 drug.
 - \$30 copay for a tier-2 drug.
 - \$50 copay for a tier-3 drug.
 - \$75 copay for a specialty 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 <http://www.gallagherstudent.com/wheatonma>.

How can I get more information about my plan?

Go to <http://www.gallagherstudent.com/wheatonma> or go to www.bluecrossma.com/myblue.

How much does my student health insurance cost?

See chart below:

| | Annual Coverage 8/6/2023 – 8/5/2024 | Spring/Summer 1/15/2024 – 8/5/2024 |
|----------------------------|--|---------------------------------------|
| Enrollment/Waiver Deadline | September 15, 2023 | February 2, 2024 |
| Student | \$3,947.00 | \$2,300.00 |
| Spouse/Domestic Partner* | \$6,744.00 | \$3,930.00 |
| Each Child | \$6,744.00 | \$6,744.00 |
| All Children | \$8,062.00 | \$4,698.00 |
| All Dependents | \$16,124.00 | \$9,396.00 |

Have changes been made to this year’s plan?

No changes were made to the plan for the 2023–2024 Policy Year.

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 GeoBlue at 1 844-268-2686 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 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.

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/wheatonma click "Help Center" |
| ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms | Blue Cross Blue Shield of MA | Phone: 1-800-241-0803 Website: www.bluecrossma.com/myblue |
| Preferred Provider Network | Blue Care Elect PPO | Phone: 1-800-821-1388 Website: www.gallagherstudent.com/wheatonma , click "Find a Doctor" |
| Participating Pharmacies | CVS Caremark | Phone: 1-877-817-0477 Website: www.gallagherstudent.com/wheatonma , click "Pharmacy Program" |
| Voluntary Dental | Blue Cross Blue Shield of MA | Phone: 1-888-753-6615 |
| Gallagher Student Health Complements (SHIP Plan Enhancements) | Coast to Coast Vision (Discount Vision) | 800-252-3059 http://www.findbestbenefits.com/student |
| | UNI-CARE (Dental Savings) | 800-252-3059 http://www.findbestbenefits.com/student |
| | SilverCloud (Behavioral Health) | https://qsh.silvercloudhealth.com/signup |
| Worldwide Assistance Services (Medical Evacuation and Repatriation) | GeoBlue | www.geobluestudents.com <u>Within the United States:</u> Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com <u>Outside of the United States:</u> Phone: +1-610-263-2847 Email: customerservice@geo-blue.com |
| Additional Student Assistance Programs | Blue Care Line 24/7 Nurse Care Line | Phone: 1-888-247-2583 |
| BCBS Telehealth services | Well Connection | Phone: 1-800-821-2583 Website: www.wellconnection.com |

| Answer Needed | Who To Contact | Contact Information |
|--------------------------------------|--|---|
| BCBS Wellness Participation Programs | Fitness Reimbursement: \$150 per calendar year Weight Loss Reimbursement: \$150 per calendar year | www.bcbsma.com , click "Learn & Save" |