



**University of San Diego  
2020-2021 Student Health  
Insurance Plan (SHIP)  
Frequently  
Asked  
Questions**

# “How do I...?”

## Log in

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Follow the login instructions.

## Enroll

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Log in (if you haven't already) by following the instructions on the website.
3. Click the green 'Enroll' button under 'Plan Summary'.
4. Follow the instructions to complete the form.
5. Save a copy of your reference number.

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Log in (if you haven't already) by following the instructions on the website.
3. Click the yellow 'Waive' button under 'Plan Summary'.
4. Follow the instructions to complete the form.
5. Save a copy of your reference number. This number only confirms submission, not approval of your form.

## Edit my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Log in (if you haven't already) by following the instructions on the website.
3. Click the yellow 'Waive' button under 'Plan Summary'.
4. Follow the instructions to complete the form.
5. Save a copy of your reference number. This number only confirms submission, not approval of your form.

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

## Rescind my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Log in (if you haven't already) by following the instructions on the website.
3. Click the yellow 'Waive' button under 'Plan Summary'.
4. Click "Rescind."

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# “How do I...?”

After the wavier/enrollment deadline, forms cannot be rescinded. Please contact Customer Service if you have any issues.

## Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).
2. Click “Your Member Website” at the top of the page.
3. Click the “Register or Login” button to proceed.
4. If you have created an Aetna account in the past, log in.
5. If you have not created an Aetna account, click “Register” and complete the registration process.
6. NOTE: You will need your Aetna ID number to proceed. Newly-enrolled students can find this in the welcome email that you receive from Aetna when your enrollment has been processed. Returning students can use their Aetna ID number from their prior year’s ID card.
7. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.

## Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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.

## View my account information

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Scroll down to the ‘Account Details’ tile to view your account information.

## Change my address

Please contact your school to update your address.

## Find a Doctor

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Click on ‘Find a Doctor’ under the ‘Resources’ tile on the right hand side of the screen.

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## Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).
2. Click on 'Pharmacy Information' under the 'Resources' tile on the right hand side of the screen.

## Insurance Plan Benefits

### What benefits does your SHIP provide?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety 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. There may be copayments and deductibles you'll be responsible for paying.

- It has a \$300 per policy deductible for in-network medical services. This deductible is waived when first seeking care from USD Student Wellness services and receiving a referral.
- It has a \$600 per policy deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
  - a \$15 copay for a 30-day supply of a generic drug
  - a \$30 copay for a 30-day supply of a preferred brand name drug
  - a \$50 copay for a 30-day supply of a non-preferred brand name drug
- The Student Health Insurance Plan network is an Open Access Managed Choice POS, which provides coverage throughout the United States and beyond. This type of plan is the same plan Aetna offers as a PPO plan, however the state of California requires the plan be referred to as an Open Access plan.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at [www.gallagherstudent.com](http://www.gallagherstudent.com).

### Need more information about your plan?

[www.gallagherstudent.com/USD](http://www.gallagherstudent.com/USD).

### What changes have been made to the Plan for the 2020-2021 Policy Year?

- The Domestic and International Student Health Plans have merged together as one plan and assumed the benefit structure of the Domestic plan.
- Office visits will now be covered at 100% after a \$20 copayment, not subject to the deductible.

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## Does your plan include dental and/or vision benefits?

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to your SHIP brochure or certificate.

## More information about your dental and vision options

To enroll in a voluntary dental plan or vision plan (additional cost), go to [www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://www.gallagherstudent.com/vision). The types of plans and availability of plans vary by state. The voluntary vision plan is not available in the following states: MA, MD, MT, NM, NY, RI, WA, PA (certain counties).

## How much does the SHIP cost?

Domestic	Annual 08/15/2020 – 08/14/2021	Spring/Summer 01/01/2020 – 08/14/2021
Enrollment/Waiver Deadline	October 25, 2020	February 3, 2021
Student	\$3,132	\$1,939

International	Annual 08/01/2020 – 07/31/2021	Spring/Summer 02/01/2021 – 07/31/2021
Enrollment/Waiver Deadline	October 25, 2020	February 3, 2021
Student	\$3,132	\$1,566

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

No, you don't need a referral. However, the in-network \$300 deductible is waived when a referral to an off-campus in-network provider is made. Seeking care or advice first from on-campus USD Student Wellness services is a good idea. Student Wellness can connect you to valuable on-campus services or refer you to providers they know off-campus. For more information, visit USD's Student Wellness services' website at: <http://www.sandiego.edu/healthcenter/>.

## Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even if you're traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

## More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 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 On Call International to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, 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.

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- 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.

### Does my plan still cover me after I graduate?

If you graduate in the fall, you will be removed from the Student Health Insurance Plan (SHIP) for the remainder of the annual policy. Do not attempt to use the SHIP after December 31. If you graduate in the spring or summer, you will be covered until August 14, 2019.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All full-time Domestic students are automatically enrolled in the Student Health Insurance Plan at registration. If you are currently insured by a plan that provides comparable coverage, you may waive coverage under the Student Health Insurance Plan.

All International and English Language Academy students are automatically enrolled in this insurance plan at registration and the premium for coverage is added to their tuition billing, unless proof of comparable coverage is furnished. In addition, all degree-seeking international students on visas that permit full-time study, degree-seeking international students on F-1 student visas, International exchange students on J-1 student visas, Visiting scholars and researchers on J-1 visas are eligible to enroll in the Student Health Insurance Plan.

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.

### Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

### What should I know before waiving coverage?

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

- Does your plan comply with the ACA? (See the FAQ, “What do you mean by ‘comparable coverage?’”)
- 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 also extend to these areas?
- Is the annual cost of your SHIP less expensive than the cost of being added as a dependent to

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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.

### More information about waiving coverage

- If you don't complete a form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.
- You should submit an online form, whether enrolling or waiving.

### What do you mean by “comparable coverage”?

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO's service area. As a result, it probably won't be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan's out-of-pocket costs to be higher than what you'll pay for SHIP. Moving to SHIP may be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. 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

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- Inpatient and outpatient hospitalization
- Lab work
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

### **If I waive, but then lose coverage, can I enroll in SHIP?**

If you waive 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](http://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 to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

### **How does the ACA affect my SHIP?**

Your SHIP fully complies with the ACA. Being ACA compliant means your plan 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.

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

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 deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its 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.

Enrolling mid-year in a state marketplace plan will not allow you to cancel your SHIP.

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## Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

In some cases, you can cancel your SHIP and receive a refund.

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

## Plan Enhancements

### How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.

Gallagher Student Health now gives you access to 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, and stress.

To learn more about your plan enhancements, visit [www.gallagherstudent.com](http://www.gallagherstudent.com).

### What other types of insurance are available?

Personal property and renters Insurance is available to all students 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](http://www.gallagherstudent.com/property) to get a quote and enroll.

Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/USD">www.gallagherstudent.com/USD</a> click the 'Customer Service' link
Benefits, claims, and claims payments	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
Preferred providers	Aetna Preferred Provider Network	Phone: 1-866-618-0028

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		Website: <a href="http://www.gallagherstudent.com/USD">www.gallagherstudent.com/USD</a> click 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: <a href="http://www.gallagherstudent.com/USD">www.gallagherstudent.com/USD</a> click 'Pharmacy Program'
Tax forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwiththeyemed.com">www.enrollwiththeyemed.com</a>  Basix Phone: 1-888-274-9961 Website: <a href="http://www.basixstudent.com">www.basixstudent.com</a>  Silvercloud Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956  Collect from outside of the United States: 1-603-328-1956
Telehealth services	Teladoc	Phone: 1-800-835-2362 Website: <a href="http://www.teladoc.com">www.teladoc.com</a>

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