



University of San Diego - Domestic

2019-2020 Student Health Insurance Plan (SHIP)

Frequently Asked Questions



Student Health &
Special Risk

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“How do I...?”

Log in

1. Go to www.gallagherstudent.com/USD.
2. On the top right corner of the screen, click “Student Login.”
3. Follow the login instructions.

Enroll

1. Go to www.gallagherstudent.com/USD.
2. On the left toolbar, click “Student Waive/Enroll.”
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. 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.
2. On the left toolbar, click “Student Waive/Enroll.”
3. Log in by following the instructions on the website (if you haven’t already).
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. 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.
2. Log in (if you haven’t already) by following the instructions on the website.
3. On the left toolbar, click “View My Submitted Forms.”
4. Select the form you want to edit.
5. Update the form as needed.
6. Click “Submit Edit.”

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

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Obtain an ID card

1. Visit www.aetnastudenthealth.com.
2. Choose your school name from the drop-down box.
3. Click the purple icon that says “Get your ID card.”
4. Enter your Student ID number and date of birth, then click “Submit” to generate your ID card.
5. Note: This process will only allow access to your ID card. In order to obtain access to claim information and tax documents, you will need to create a User Account using the “Your Member Website” link at the top of the page.

Print a Verification Letter

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

1. Go to www.gallagherstudent.com/USD.
2. On the left toolbar, click “Account Home.”
3. Log in by following the instructions on the website (if you haven’t already).
4. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

View my account information

1. Go to www.gallagherstudent.com/USD.
2. Log in by following the instructions on the website (if you haven’t already).
3. On the left toolbar, under “My Account,” click on “Authorize Account.”

Change my address

1. Go to www.gallagherstudent.com/USD.
2. On the left toolbar, click “Customer Service.”
3. Under the “Choose Help Topic” dropdown, select “Address Change.”
4. Complete the required fields.
5. Click “Submit.”

Make sure you also notify your school of your address change.

Find a Doctor

1. Go to www.gallagherstudent.com/USD and on the left toolbar click on “Find a Doctor.”
2. Click on the Green ‘Search for Provider’ button.
3. Enter your location and click ‘Search’.
4. Select ‘OA Managed Choice POS’ under ‘Student Health Medical Plans in California’.

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5. Search for your provider or select a category for a list of providers.

Find a Participating Pharmacy

Go to www.gallagherstudent.com/USD and on the left toolbar click on “Pharmacy Program.”

Insurance Plan Benefits

What benefits does the Student Health Insurance Plan (SHIP) provide?

The 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 which 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 insurance is less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

Need more information about your plan? Go to www.gallagherstudent.com/USD.

Other features of the SHIP:

- 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.

Does the plan include dental and/or vision benefits?

If you're 19 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to the

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SHIP brochure or certificate.

More information about your dental and vision options

To enroll in a voluntary dental plan plan (additional cost), go to www.gallagherstudent.com/dental. A vision option is also available. The types of plans and availability of plans vary by state.

How much does the SHIP cost?

	Annual 08/15/2019 – 08/14/2020	Spring/Summer 01/01/2020 – 08/14/2020
Enrollment/Waiver Deadline	September 13, 2019	February 5, 2020
Student	\$3,032	\$1,880

Do I need a referral from USD Student Wellness 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. Please see the Important Contact Information section at the end of this FAQ to contact On Call International.

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 are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

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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 billed for and 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.

Students that have Medicare at the time of enrollment are not eligible for health coverage under the student policy.

You must actively attend classes for at least the first 31 days after your policy begins. 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 Affordable Care Act? (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 the SHIP less expensive than 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.

More information about waiving coverage

- If you don’t complete a decision form by the published deadline, you will be automatically enrolled into the Student Health Insurance Plan and responsible for the premium charged to your USD Student Account.
- Once you meet eligibility, you are enrolled for the remainder of the policy and can’t waive later in the year.

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- 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 decision form, whether enrolling or waiving.

What do you mean by “comparable coverage”?

If you decide to opt out of the Student Health Insurance Plan (SHIP), you must be insured by a plan that provides comparable coverage. This means it must comply with the Affordable Care Act (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
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Diagnostic x-rays
- Physical therapy
- Chiropractic care
- Prescription drugs
- Mental health and substance abuse treatment

More information about “comparable coverage”

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

Confused about waiving the SHIP coverage? Before deciding what to do, compare your current health insurance plan to the 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 the SHIP. Choosing to enroll in the 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
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

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

Yes, 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 schools's page at www.gallagerstudent.com/usd. Make sure you read the form carefully as it contains very specific information on the Petition to Add process. Petition to Add forms need to be submitted with-in 30 days of losing coverage. You will not have a break in coverage if the Petition to Add form and applicable documents are received within 31 days of your qualifying event. If the Petition to Add form and required documentation are not received within 31 days of your qualifying event, the effective date will be the date this form and applicable documentation are received at Gallagher Student Health.

How do recent changes to the Affordable Care Act affect the SHIP?

The Student Health Insurance Plan (SHIP) fully complies with the Affordable Care Act (ACA). Being ACA compliant means the 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 the 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 the SHIP. Please review these plans carefully. Many of them will have a deductible greater than that of the SHIP. 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.

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

Once you're enrolled in the 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 the Student Health Insurance Plan (SHIP)

You can enhance the 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.

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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/usd and then click on the “Discounts and Wellness” link.

What other types of insurance are available?

Personal property and renters Insurance is available to students on- or off-campus, at home, or abroad. It covers damage or theft to laptops, cell phones, books, electronics, and much more. For details, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com/usd and click on the “Other Insurance Products” link 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: www.gallagherstudent.com/USD 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: www.aetnastudenthealth.com
Preferred providers	Aetna Preferred Provider Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/USD click 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/USD click 'Pharmacy Program'
Tax forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix and CampusFit Phone: 1-888-274-9961 Websites: www.basixstudent.com and http://campusfit.basixwellness.com
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956

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		Collect from outside of the United States: 1-603-328-1956
Telehealth services	Teladoc	Phone: 1-800-835-2362 Website: www.teladoc.com

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