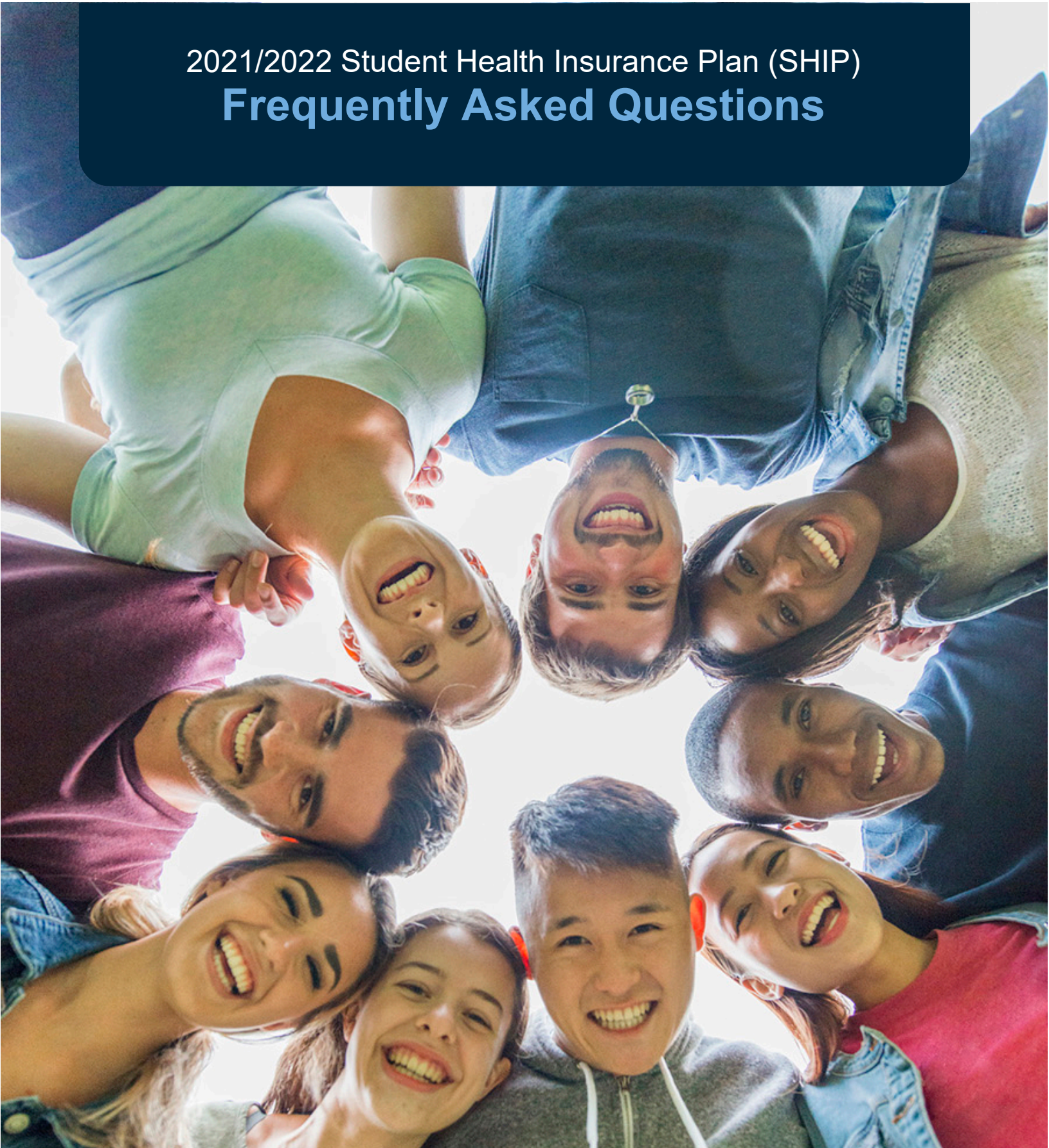




# 2021/2022 Student Health Insurance Plan (SHIP) Frequently Asked Questions



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## Getting Started

### Q Where can I learn about the Student Health Insurance Plan (SHIP)?

A Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).

### Q How do I log in?

- A
1. Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).
  2. Follow the login instructions using your MySanDiego account and password.

## Enrolling in the SHIP

### Q Am I eligible for student health insurance?

- A All full-time Domestic students are automatically enrolled in the Student Health Insurance Plan at registration and the premium for coverage is charged to the USD Student Account. If you are currently insured by a plan that provides comparable coverage, you may waive coverage under the Student Health Insurance Plan.

All F-1 visa International and English Language Academy students are automatically enrolled in this insurance plan at registration and the premium for coverage is charged to the USD Student Account, unless proof of comparable coverage is furnished. In addition, all 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.

### Q How do I enroll?

- A
1. Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).
  2. Log in using your MySanDiego account and password.
  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.

### Q How do I enroll my dependents?

- A. This plan does not offer coverage for your dependents.

**Q Once enrolled, can I cancel and get a refund?**

A Once you're enrolled in the 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, or your student account will be credited, a pro-rated share of your premium. If you are an international student who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

## Waiving the SHIP Coverage

**Q Am I eligible to waive?**

A Only full-time students are subject to the Student Health Insurance Requirement. Students need to be currently enrolled in another health insurance plan that meets your school's waiver requirements to be eligible to waive the SHIP.

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 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.

**Q What should I know before waiving?**

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

- Is your plan fully-compliant with the ACA? 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.
- If you don't complete a waiver form by the published deadline, you will be automatically enrolled in the SHIP and responsible for the SHIP premium charged to your Student Account.
- 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. See "If I waive, but then lose my coverage, can I enroll in SHIP?" on page 6.
- For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.htm>

#### **Q What is comparable coverage?**

A Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the Affordable Care Act (ACA). See "What should I know before Waiving?" on page 4.

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
- 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/usd](http://www.gallagherstudent.com/usd).
  2. Login using your MySanDiego account and password.
  3. Click the yellow "Waive" button under the "Plan Summary" tile.
  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 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're 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.

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

A Yes, if it's before the September 13, 2021 waiver/enrollment deadline.

1. Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).
2. Log in using your MySanDiego account and password.
3. Navigate to "Account Details".
4. Click "Edit Waiver".
5. Select the form you want to edit.
6. Update the form as needed.
7. Click "Update & Submit".

**NOTE:** You can edit your waiver up to 5 times.

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

A Yes, only if it's before the September 13, 2021 waiver/enrollment deadline.

1. Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).
2. Log in using your MySanDiego account and password.
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.

**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.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd). 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. Please speak to the USD International Center for more information.

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

## About My Benefits

**Q What do my benefits include?**

A. The Student Health Insurance Plan 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.

The SHIP 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.

**The SHIP 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.

- There is a \$300 per Insured, per policy year deductible for In-Network services and a \$600 per Insured, per policy year deductible for Out-of-Network services. **NOTE:** The deductible for in-network services is waived when first seeking care from USD Student Wellness services and receiving a referral.
- Prescription drugs are covered for a 30-day supply after:
  - a \$15 copay for a generic/Tier-1 drug



- a \$40 copay for a preferred brand name/Tier-2 drug
- a \$65 copay for a non-preferred brand name/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/usd](http://www.gallagherstudent.com/usd).

**Q How can I get more information about my plan?**

A Go to: [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).

**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 work and any exceptions to the referral process, check out your SHIP brochure. Appointments must be booked on the USD [MyWellness portal](#). If you are unable to book an appointment online, you should call the USD Student Health Center at (619) 260-4595 or the USD Counseling Center at 619-260-4655.

**Q How much does the student health insurance cost?**

A See chart below

Domestic	Annual 08/01/2021 – 07/31/2022	Spring/Summer 01/01/2022– 08/14/2022
<b>Enrollment/Waiver Deadline</b>	<b>September 13, 2021</b>	<b>February 3, 2022</b>
<b>Domestic Student</b>	TBD	TBD
<b>International Student</b>	TBD	TBD

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

- A Here are the changes made for the 2021-2022 Year:
- Copays for Tier 2 and Tier 3 retail prescriptions changed from \$30/\$50 to \$40/\$65, respectively.
  - Copay for Tier 1 retail prescriptions remains at \$15.
  - Coverage for all students begins on August 1, 2021.

**Q How do I find a doctor?**

- A 1. Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd).  
2. Click on “Find a Doctor”.

**Q How do I find a pharmacy?**

- A 1. Go to [www.gallagherstudent.com/usd](http://www.gallagherstudent.com/usd)  
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. 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 On Call International at 1-866-525-1956 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?**

- 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. Your coverage will end on January 31, 2022.

- 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. Your coverage will end of July 31, 2022. You won't be able to continue your coverage after your policy terminates.

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

- A. 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.

#### **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](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.
  - **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](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. All students are eligible to enroll; you do not have to be enrolled in SHIP.

## General Account Information

### Q How do I obtain an ID Card?

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

1. Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).
2. Click 'Your Member Website' at the top of the page.
3. Click 'Register' if you haven't created an account or 'Login' if you have one.
  - You will need your Aetna ID number to proceed.
  - Newly-enrolled students can find this in the welcome email received from Aetna when your enrollment has been processed.
  - Returning students can use their Aetna ID number found on their prior year's ID card.
4. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.

### 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 either the Insurance Carrier or 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/usd](http://www.gallagherstudent.com/usd).
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

### Q How do I change my address?

A Students can change their address through the MySanDiego portal at <https://my.sandiego.edu/>. Once logged into the [MySanDiego portal](#), under Torero Hub, click on My Torero Services, and then click on Update Address in the personal information section.

### 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: <a href="http://www.gallagherstudent.com/USD">www.gallagherstudent.com/USD</a> , click Help Center link
ID cards, benefits, claims, claims payments incurred & 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>
Preferred Provider Network	Aetna Preferred Provider Network	Phone: 1-866-618-0028 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'
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>  Basix Phone: 1-888-274-9961 Websites: <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>