



**HOFSTRA**  
UNIVERSITY.

DIVISION OF STUDENT AFFAIRS

2022/2023 Student Health Insurance Plan (SHIP)  
International Students  
**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/hofstra](http://www.gallagherstudent.com/hofstra)

### Q How do I log in?

- A
1. Go to [www.gallagherstudent.com/hofstra](http://www.gallagherstudent.com/hofstra)
  2. Under “Profile”, enter your Hofstra 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).

## Enrolling in my SHIP

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

A All full time International students are eligible and are automatically enrolled in the student health insurance plan by the University. 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 my dependents?

- A
1. Go to [www.gallagherstudent.com/hofstra](http://www.gallagherstudent.com/hofstra)
  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”.

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 Dependent Spouse or Birth Certificate for Dependent Child.

**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 Qualifying Life Event Enrollment Form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. 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 cannot terminate dependent coverage unless you lose your Student Health Insurance eligibility.

### Waiving the SHIP Coverage

**Q Am I eligible to waive?**

- A If you an international student, you will not be able to waive coverage.
- For more information about the Affordable Care Act, please visit: <https://www.hhs.gov/healthcare/about-the-aca/index.htm>

### About My Benefits

**Q What do my benefits include?**

- A. 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 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 \$250 per Insured, per policy year deductible for In-Network services and a \$500 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- 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 \$40 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/hofstra](http://www.gallagherstudent.com/hofstra)

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

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

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

A No, you do not need a referral. However, it is a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at: <https://www.hofstra.edu/student-health-services/>

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

A See chart below for the International Students

	Fall Coverage Period (08/01/2022-12/31/2022)	Spring Coverage Period (01/01/2023-07/31/2023)
<b>International Student</b>	\$892.00	\$1,236.00
<b>Spouse/Domestic Partner*</b>	\$892.00	\$1,236.00
<b>Each Child*</b>	\$892.00	\$1,236.00
<b>Two or More Children</b>	\$1,784.00	\$2,472.00

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

A Yes, here are the changes made to the Plan for the 2022-2023 Policy Year.  
Mental Health Parity Required Changes:

1. In-Network Participating Providers: PT/OT/ST for Outpatient Mental Health & Substance Abuse from \$30 copay to 100% coverage, no deductible-note, PT/OT/ST for non-MH/SA is NOT changing.
2. In-Network Participating Providers: All Other Outpatient Services for Mental Health & Substance Abuse from \$30 copay to 100% coverage, no deductible.

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

A Go to [www.gallagherstudent.com/hofstra](http://www.gallagherstudent.com/hofstra) and click on “Find a Doctor”

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

A Go to [www.gallagherstudent.com/hofstra](http://www.gallagherstudent.com/hofstra) and click on “Pharmacy Program”

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

A If you are 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 SHP 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 are enrolled in SHIP and paid the premium, you will 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 is important to contact On Call International **1-866-525-1956 or collect 1-603-328-1956** 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?**

- 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 will not 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. Some states 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 SHP.

### 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 2022, 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
1. Go to [www.gallagherstudent.com/hofstra](http://www.gallagherstudent.com/hofstra)
  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:

<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
Enrollment, coverage, or service concerns ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/hofstra">www.gallagherstudent.com/hofstra</a> click the 'Help Center' link
Benefits, claims, claims payments incurred & Tax forms	Aetna Student Health	Phone: 1-866-746-6590 Click the "Aetna Member Website" link to login Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
Preferred Provider Network	Aetna PPO Network	Website: <a href="http://www.gallagherstudent.com/Hofstra">www.gallagherstudent.com/Hofstra</a> Click on 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-888-792-3862 Website: <a href="http://www.gallagherstudent.com/Hofstra">www.gallagherstudent.com/Hofstra</a> click on 'Pharmacy Program'
Voluntary Dental	Ameitas	Phone: 1-855-672-3232

Answer Needed	Who To Contact	Contact Information
<p>Gallagher Student Health Complements (SHIP Plan Enhancements)</p>	<p>EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)</p>	<p>EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a></p> <p>Basix Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a></p> <p>Silvercloud Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a></p>
<p>Worldwide assistance services (medical evacuation and repatriation)</p>	<p>OnCall International</p>	<p>Toll-free within the United States: 1-800-850-4556 Collect from outside of the United States: 1-603-328-1713 Website: <a href="http://www.oncallinternational.com">www.oncallinternational.com</a></p>
<p>Telehealth services</p>	<p>Teladoc (Aetna)</p>	<p><a href="https://www.teladoc.com/aetna-therapy/">https://www.teladoc.com/aetna-therapy/</a></p>