



DONALD AND BARBARA
ZUCKER SCHOOL *of* MEDICINE
AT HOFSTRA/NORTHWELL.

2022/2023 Student Health Insurance Plan (SHIP) Zucker School of Medicine 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

Q How do I log in?

- A
1. Go to www.gallagherstudent.com/hofstra
 2. Under “Profile”, enter your Hofstra University 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 Zucker School of Medicine students are eligible to be enrolled in the student health insurance plan. Once you meet eligibility for the first 31 days from the effective date of your Plan, you remain enrolled for the remainder of the coverage period.

Q As a Zucker School of Medicine student, how can I enroll?

A Medical students enrolled in the 2021-2022 plan will be reenrolled in the 2022-2023 plan with the same coverage type (i.e. Student only, student and spouse, family, etc.). Please note, 2021-2022 coverage was through Aetna Student Health and the 2022-2023 coverage will continue to be through Aetna Student Health.

All students who do not waive coverage by July 22, 2022 will automatically be enrolled in and billed for the Hofstra University Student Health Insurance Plan (SHIP).

Please contact the office of student affairs with questions at medicine.students@hofstra.edu

Q How do I enroll my dependents?

A Medical Students should contact the Office of Student Affairs at medicine.students@hofstra.edu to enroll their dependents.

Note: You must purchase dependent insurance for the same coverage period as your own coverage; it cannot be for a longer or shorter period than your own. If you enroll for coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.



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, please contact the Office of Student Affairs at medicine.students@hofstra.edu 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.

Q Once enrolled, can I cancel? Get a refund?

- A Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:
1. You are entering the armed forces.
 2. You submit a written request to Gallagher Student Health & Special Risk to cancel your coverage.

Contact the Office of Student Affairs at medicine.students@hofstra.edu for specific instructions. If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: if your health coverage does not meet your school's waiver requirements, you will not be allowed to terminate coverage.

Waiving the SHIP Coverage

Q Am I eligible to waive?

- A 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 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 and out of pocket expenses 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.
 - Are you an international student? If so, you will not be able to waive coverage.

If you do not complete a decision/waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP. If you decide to waive coverage, you will not have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

- 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?"

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans and Prescription discount 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



Q How do I waive health insurance coverage?

- A**
1. Go to www.gallagherstudent.com/hofstra.
 2. Follow the login Instructions.
 3. Click "Waive".
 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.

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 an out-of-state Medicaid plan, your request to waive may be denied, as this plan will only cover you for emergencies outside of the plan's service area. All students that elect to waive will be responsible for any medical expenses they incur.

Q Can I edit my form after I have submitted it?

- A** Yes, if it is before your waiver/enrollment deadline of 7/22/22

1. Go to www.gallagherstudent.com/hofstra.
2. Follow the login Instructions.
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.

You may not edit your form after your deadline

Q Can I rescind my form after I have submitted it?

- A** Yes, only if it's before your waiver/enrollment deadline

1. Go to www.gallagherstudent.com/hofstra
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Click here to rescind your waiver".

You may not edit your form after your deadline

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

- A** If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:



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- 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

To initiate the Qualifying Life Event process:

1. www.gallagherstudent.com/hofstra
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

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 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 will have In-Network providers near your campus.

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, after you meet your deductible. This is the advantage to using in-network providers. When you use Out-of-Network providers, the coinsurance is less and your deductible is higher, 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 In Network



- 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

Q Does the SHIP cover telemedicine?

A Aetna Student Health in partnership with Teladoc offers telemedicine services under the SHIP. Please visit www.aetnastudenthealth.com and select Hofstra University from the drop down box to review more information.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/hofstra.

You may also visit www.aetnastudenthealth.com and select Hofstra University from the drop down box to review additional information on the SHIP policy.

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 Zucker School of Medicine Students

	Annual Coverage Period (08/01/2022-07/31/2023)
Student	\$5,674
Spouse/Domestic Partner	\$5,674
Each Child	\$5,674
Two or More Children	\$11,348



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

A No changes were made to the Plan for the 2022-2023 Policy Year.

Q How do I find a doctor?

A 1. Go to www.gallagherstudent.com/hofstra.
2. Click on "Find a Doctor"

Q How do I find a pharmacy?

A 1. Go to www.gallagherstudent.com/hofstra.
2. 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 SHIP brochure or certificate of coverage for details.

Q For other dental and vision options, see "Are there other products and services available to me?"

A Gallagher Student Health Complements are available to insured students and dependents. These Complements include the Discount Vision Savings Program through Eye Med and Discount Dental Savings through Basix.

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.



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- 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. 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 to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.



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- **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 or 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.

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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
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 in order to print a new card for the 2022-2023 policy year.
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, then tax the insurance carrier will provide forms electronically on the Aetna Member website. 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
 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.



Important Contact information:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/hofstra 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: www.aetnastudenthealth.com
Preferred Provider Network	Aetna PPO Network	Website: www.gallagherstudent.com/Hofstra Click on 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-888-792-3862 Website: www.gallagherstudent.com/Hofstra click on 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232 (refer to website for plan costs)
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com SilverCloud Website: https://gsh.silvercloudhealth.com/signup/



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Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-800-850-4556 Collect from outside of the United States: 1-603-328-1713 Website: www.oncallinternational.com
Telehealth services	Teladoc (Aetna)	https://www.teladoc.com/aetna-therapy/