

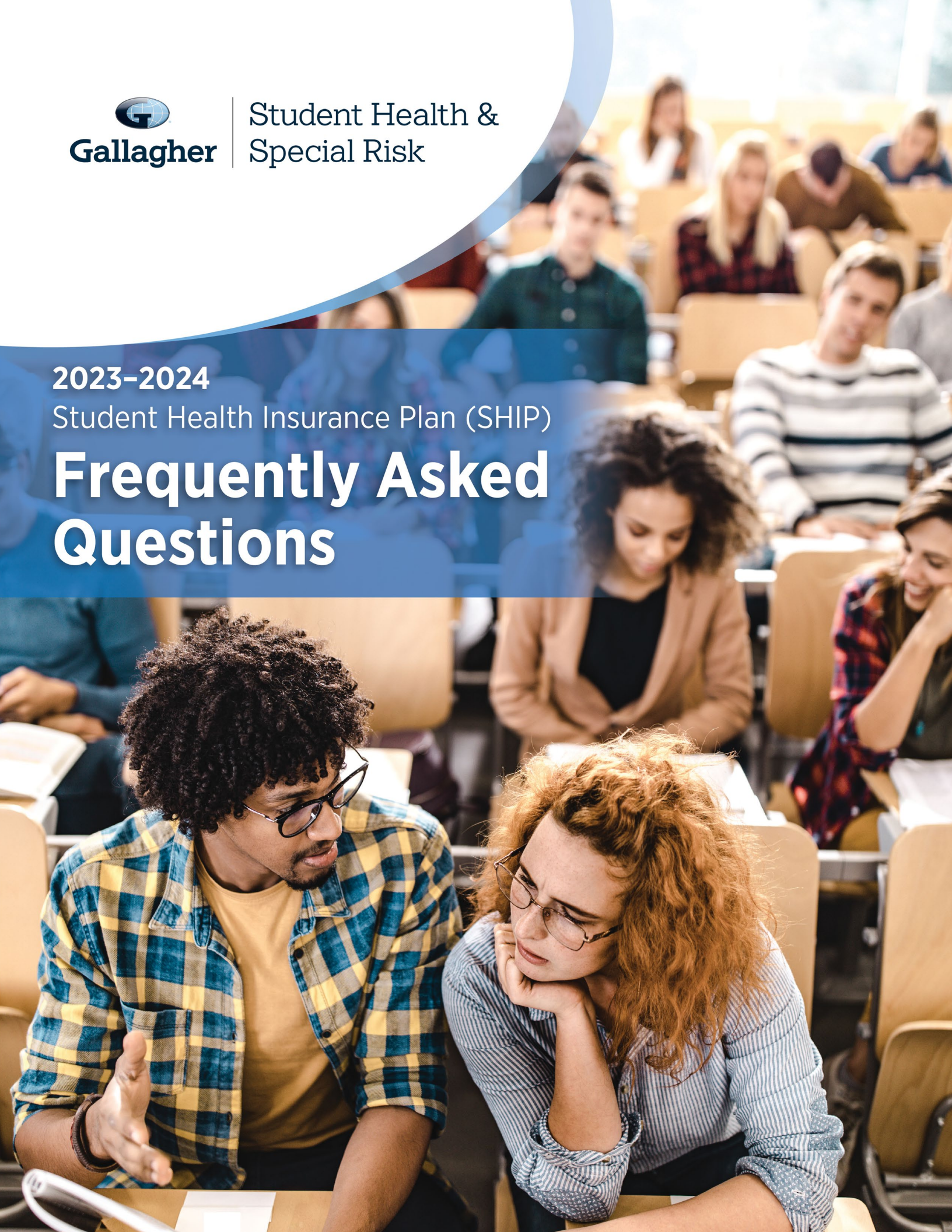


Student Health &  
Special Risk

2023–2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions





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## Getting Started

### Where can I learn about the student health insurance plan (SHIP)?

Visit [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All full-time domestic & international students are enrolled in the SHIP unless proof of comparable coverage is received by the published deadline. 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.

### How do I login to enroll or waive (opt out) of SHIP?

1. Visit [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).
2. Under "Profile," click "Log In" and enter your student login credentials.

**First-time users:** You will need to complete the registration form by clicking on "Sign Up." Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

### How do I enroll?

1. Go to [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).
2. Login under "Profile."
3. Click on the "ENROLL" button under "Plan Summary."
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

### How do I enroll my dependents?

This plan does not offer coverage for your dependents.

### Am I eligible to waive?

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 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 unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

### How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).
2. Follow the login instructions.
3. Click on the "WAIVE" button under "Plan Summary."
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.

**Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

### Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school.

### Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of 8/15/2023

1. Go to [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).
2. Follow the login instructions.
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. You may not edit your form after 8/15/2023.

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

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

#### To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).
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:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

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

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case your student account will be credited — a pro-rated share of your premium. If you are an international student withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

## About My Benefits

### What do my benefits include?

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 \$600 per insured, per policy year deductible for out-of-network services.

- It has a \$25 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
  - \$25 copay for a tier-1 drug.
  - \$45 copay for a tier-2 drug.
  - \$60 copay for a 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 plan's pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd).

## How can I get more information about my plan?

Go to [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd) or [www.uhcsr.com](http://www.uhcsr.com)

## How much does my student health insurance cost?

Annual Coverage 08/01/2023 - 07/31/2024	
Enrollment/Waiver Deadline	Month Day, Year
Student	\$2,207.00

## Have changes been made to this year's plan?

No changes were made to the plan for the 2023–2024 Policy Year.

## Am I still covered if I live off campus? While traveling? When studying abroad?

Yes, your plan covers you wherever you are. If you are 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 emergency medical evacuation or repatriation of remains. It's important to contact UHC Global 1-855-289-2618 before making arrangements on your own. Otherwise, these services will not be covered.

To access these services, please see the contact information on the back of your ID card or in [My Account](#). For more information on Global Emergency Services, please review the Assistance and Evacuation Benefits section in your Brochure-Certificate.

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

### 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. 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 won't be able to continue your coverage after your policy terminates.

### What other services are available to me through my SHIP?

The services below are also available to students. Information on these products can be found at [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd). Click on Plan Discounts under the Plan Details box

- **Coast to Coast Vision™**  
This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.
- **UNI-CARE**  
This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.
- **SilverCloud Behavioral Health**  
SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>

The services below are also available to students. Information on these products can be found at [www.gallagherstudent.com/hccnd](http://www.gallagherstudent.com/hccnd). Click on Additional Products Needed under the Plan Details box

- **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.
- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. 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.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance.

### How do I obtain a tax form?

Most fully insured UnitedHealthcare members will no longer automatically receive a paper copy of the Form 1095-B due to a change in the tax law. Under new law that became effective beginning with the 2019 tax year, the IRS penalty for not having health coverage was reduced to zero. Therefore, individuals no longer need the information on the Form 1095-B to file a federal income tax return. Members living in states with laws that require reporting of health coverage will continue to receive a paper copy of the Form 1095-B for state filing tax purposes.

Form 1095-B will still be produced for all UHC fully insured members and will continue to be made available in My Account no later than the annual deadline set by the IRS. Members can view and/or download and print a copy of the form at their convenience, if desired.

If needed, a paper form can be accessed in one of the following ways:

Within [My Account](#), click on Tax Documents under the My Coverage tab, select the desired Form 1095-B.

Call the number on your health plan ID card or other member materials.

E-mail a request to [Customer Service](#) – Request must include your policy number and current mailing address to send a paper copy of Form 1095-B.

Mail a written request to (Form 1095-B, P.O. Box 30979, Salt Lake City, UT, 84130-0979) – Request must include your name, policy number, member ID number and current mailing address to send paper copy of Form 1095-B.



A Form 1095-B will be mailed to the address provided within 30 days of the date the request is received. If you have any questions about your Form 1095-B, contact UnitedHealthcare by calling the number on your ID card or other member materials.

## Contact Information

### Who do I contact?

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 <a href="http://www.gallagherstudent.com/hccnd">www.gallagherstudent.com/hccnd</a> ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	United Healthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:customerservice@uhcsr.com">customerservice@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	UHC Choice PPO	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/hccnd">www.gallagherstudent.com/hccnd</a> , click 'Find a Doctor'
Participating Pharmacies	UnitedHealthcare Pharmacy	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/hccnd">www.gallagherstudent.com/hccnd</a> click 'Pharmacy Program'
Voluntary Dental and Voluntary Vision	Ameritas	Phone: 1-855-672-3232

Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	Coast to Coast Vision 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  UNI-CARE 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  SilverCloud <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
Worldwide Assistance Services (Medical Evacuation and Repatriation)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218  Collect from outside of the United States: 1-410-453-6330  Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a>
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	<a href="http://www.uhcsr.com/MyAccount">www.uhcsr.com/MyAccount</a> under Additional Benefits.
Telehealth Services	Healthiest You	Website: Healthiest You Phone: 1-855-866-0895 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>