

2022/2023 Student Health Insurance Plan (SHIP)
Domestic Voluntary Students
Frequently Asked Questions

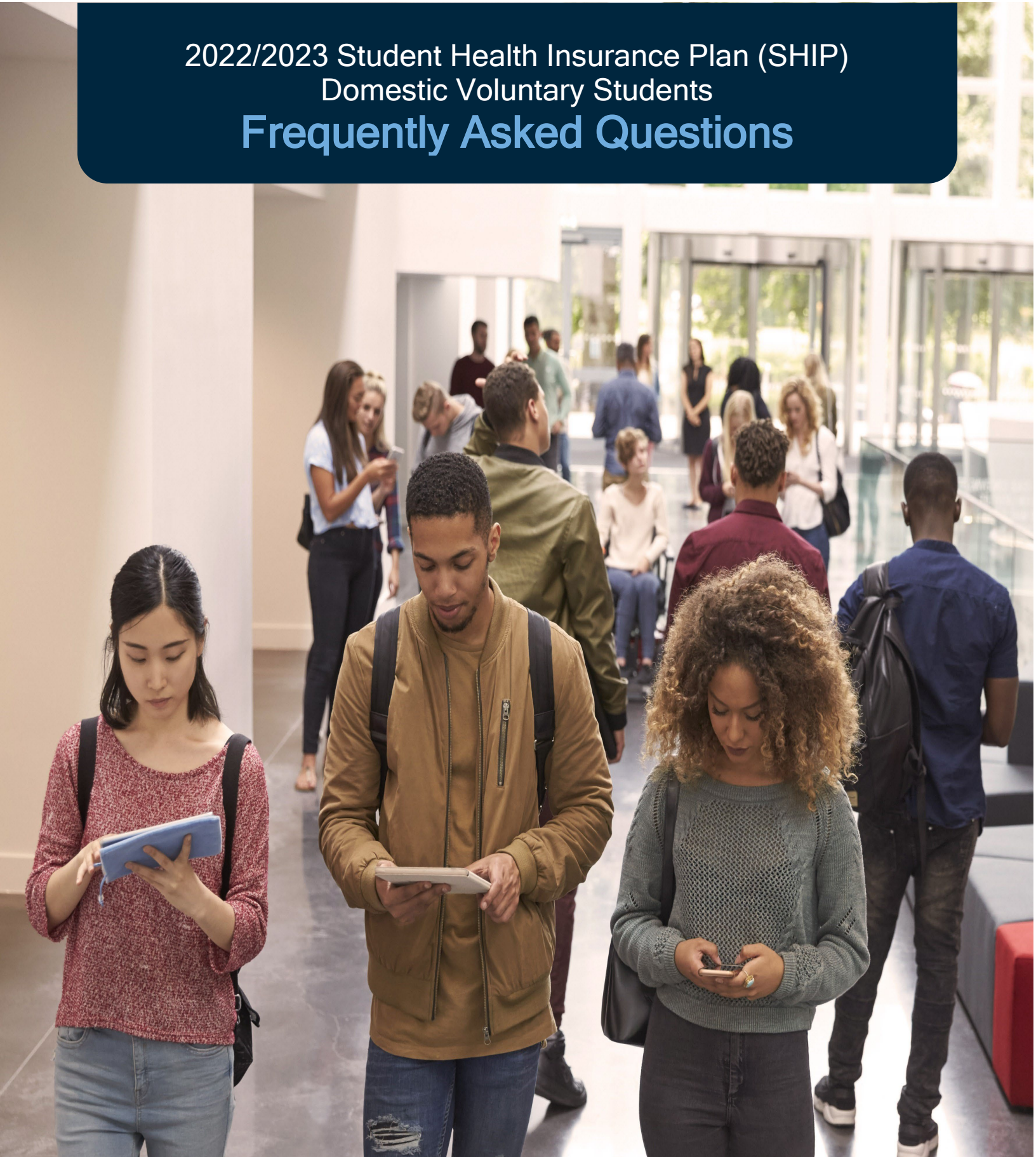


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GETTING STARTED

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

Go to www.gallagherstudent.com/FIU.

How do I log in?

- Go to www.gallagherstudent.com/FIU.
- Under 'Profile', enter your school email address and click on LOG IN.

First Time Users: You will need to complete the registration form by clicking on the SIGN UP button.

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

Eligibility to enroll in SHIP is as follows:

- Undergraduate students enrolled in a minimum of 12 credit hours (or considered full-time)
- Graduate students enrolled in a minimum of 9 credit hours (or considered full-time)
- Practical training students (regardless of credit hours)

Online courses cannot exceed 50% of the total credit hours.

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.

How do I enroll?

1. Go to www.gallagherstudent.com/FIU.
2. Follow the login Instructions.
3. Under 'Plan Summary', click on the green "Enroll" button.
4. Follow the instructions to complete the form.
5. Enrollment request email will be sent.
6. You will receive an email with a link to submit payment.
7. Once you have completed payment, Enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/FIU.
2. Follow the login Instructions.
3. Click "Enroll".
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.

Can I enroll my dependents outside of the open enrollment period?

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 Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at www.gallagherstudent.com/FIU. 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 can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

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 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.

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 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 \$1,000 per Insured, per policy year deductible for In-Network services and a \$1,950 per Insured, per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after a:
 - \$20 copay for a generic/Tier-1 drug
 - \$100 copay for a preferred brand name/Tier-2 drug
 - \$450 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/FIU.

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

No, you do not need a referral. However, it's 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: www.studentaffairs.fiu.edu/health-and-fitness/student-health.

How much does my student health insurance cost?

See chart below

	Annual (08/17/2022 – 08/16/2023)	Spring/Summer (01/01/2023 – 08/16/2023)	Summer (05/09/2023 – 08/16/2023)
Enrollment Deadline	09/16/2022	02/07/2023	06/16/2023
Student*	\$7,063.00	\$4,412.00	\$1,935.00
Spouse/Domestic Partner*	\$7,063.00	\$4,412.00	\$1,935.00
One Child*	\$7,063.00	\$4,412.00	\$1,935.00
Two or More Children*	\$14,126.00	\$8,824.00	\$3,870.00
Spouse and Two or More Children*	\$21,189.00	\$13,236.00	\$5,805.00

Have changes been made to this year's plan?

Here are the changes made for the 2022-2023 Year:

- **Deductibles**
 - The in-network deductible has changed from \$500/\$850 to \$1,000/\$2,000.
 - The out-of-network deductible has changed from \$800 to \$1,950.
 - The in-network Prescription (RX) deductible has changed from \$0 to \$250.
- **Copayments**
 - The Emergency Room copay has changed from \$150 to \$300.

- The in-network Prescription (RX) copays has changed from \$15/\$50/\$100 to \$20/\$100/\$450.
- **Coinsurance and Out-of-Pocket Maximums**
 - The in-network out-of-pocket maximum has changed from \$7,500/\$14,000 to \$8,700/\$16,900.
 - The coinsurance and out-of-network out-of-pocket maximum has changed from 60% up to \$12,000 then 80% up to \$15,000/\$30,000 to 60% coinsurance for an out-of-pocket maximum of \$17,900/\$35,800.

How do I find a doctor?

1. Go to www.gallagherstudent.com/FIU.
2. Scroll down to the bottom of the landing page.
3. Click on “Find a Doctor”.

How do I find a pharmacy?

1. Go to www.gallagherstudent.com/FIU.
2. Scroll down to the bottom of the landing page.
3. Click on “Pharmacy Program”.

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

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. (delete if no dependent coverage). 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?”

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

Yes, your plan covers you wherever you are. As long as 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 for emergency medical evacuation or repatriation of remains. It's important to contact UnitedHealthcare Global at 1-800-527-0218 Toll-free within the United States or call collect at 1-410-453-6330 from outside the United States 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.

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.

How does the ACA affect my SHIP?

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.

What other services available to me through my SHIP?

The following services are included and complement your SHIP program:

- **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.

What other insurance products are available to students?

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.
- **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.

GENERAL ACCOUNT INFORMATION

How do I obtain an ID Card?

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

1. Go to www.uhcsr.com and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
3. Complete the registration form using your name, date of birth and student ID number.
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, Explanation of Benefits (EOBs) and other plan-related information.

How do I obtain a tax form?

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.

How do I print my verification letter?

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

1. Go to www.gallagherstudent.com/FIU.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

How do I change my address?

Please contact your school to update your address.

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 Website: www.gallagherstudent.com/FIU , click the 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/FIU , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/FIU , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com
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: assistance@UHCGlobal.com
Assistance programs	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.com