

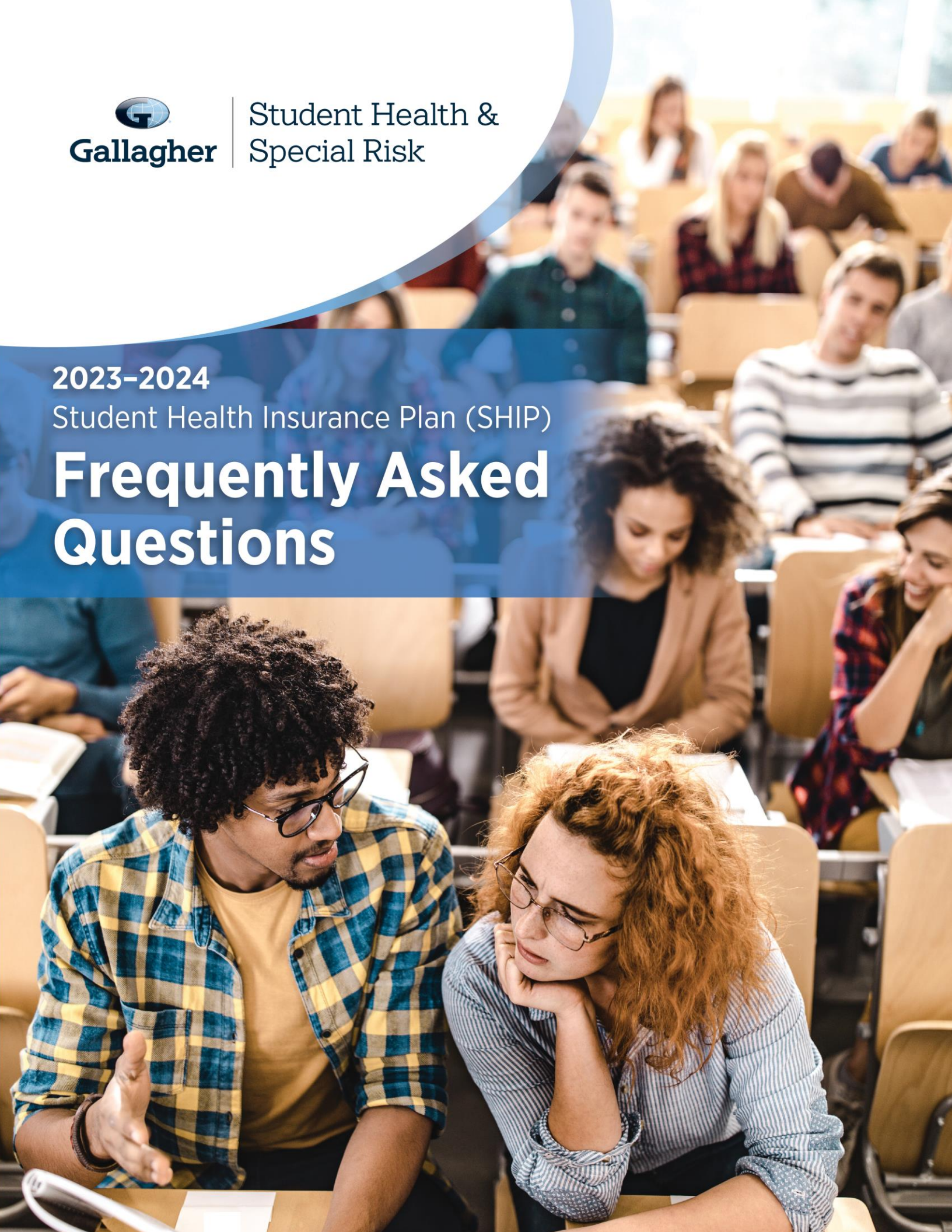


Student Health &  
Special Risk

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/grinnell](http://www.gallagherstudent.com/grinnell)

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All full-time undergraduate domestic and international students are automatically enrolled in and billed for the plan unless a waiver is submitted and approved.

Once you meet eligibility for the first 31 days from the effective date of your plan, you will be 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/grinnell](http://www.gallagherstudent.com/grinnell).
2. Under "Profile," enter your student 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.)

### How do I enroll?

1. Go to [www.gallagherstudent.com/grinnell](http://www.gallagherstudent.com/grinnell).
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, PPO, POS or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your HMO's, POS's, Cover California PPO's or Medicaid's service areas and will not meet your school's waiver requirements. **Note: 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?

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

1. Follow the login instructions.
2. Click on the “Waive” button under “Plan Summary.”
3. You will need your health insurance information.
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.

**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 **August 14, 2023**.

1. Go to [www.gallagherstudent.com/grinnell](http://www.gallagherstudent.com/grinnell).
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 **August 14, 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/grinnell](http://www.gallagherstudent.com/grinnell).
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.

## What costs are associated with my SHIP coverage?

You will be billed by the college for your annual SHIP coverage. You will also be responsible for any out of pocket medical costs for services received by a medical professional or for medications at a pharmacy. The college will not subsidize or reimburse a student for out of pocket medical expenses.

## About My Benefits

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

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

Here are the changes made for the 2023–2024 Policy Year:

- The coinsurance for your plan has changed to in network coverage of 80% from 90% and out of network coverage to 60% from 70%.
- Your office visit copay has increased from \$10 per visit to \$20 per visit.

## 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 United Healthcare Global toll free: 1-800-527-0218 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 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?

- **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/grinnell](http://www.gallagherstudent.com/grinnell) for complete details about additional insurance products and how to enroll.
- **Tuition insurance** delivers greater confidence in your institution by reimbursing tuition, room and board, and other eligible fees if a student withdraws at any time during the semester because of a covered illness, including mental health, injury, disability, death of a tuition payer or other covered reason.
- **SilverCloud Health** is the leading digital mental Digital Mental Health Platform health company, enabling colleges and universities to increase the reach of campus counseling services without increasing staff. SilverCloud programs enable students to access care on their own time in a relatable and accessible format.
- **Student Dental Savings** 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.
- **Student Vision Savings** 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.

## How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, 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.

## 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/grinnell">www.gallagherstudent.com/grinnell</a> click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After August 14, 2023	United HealthCare Student Resources	P.O. Box 809025 Dallas, TX, 75380 Phone: 1-866-948-8472 Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	United Healthcare Choice Plus	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/Grinnell">www.gallagherstudent.com/Grinnell</a> click "Find a Doctor"
Participating Pharmacies	United Network Pharmacy Network	Website: <a href="http://www.gallagherstudent.com/Grinnell">www.gallagherstudent.com/Grinnell</a> , click "Pharmacy Program"
Voluntary Dental or Vision	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	<a href="http://www.gallagherstudent.com/grinnell">www.gallagherstudent.com/grinnell</a> click "Plan Discounts"  Silvercloud <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>



<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
Worldwide Assistance Services (Medical Evacuation and Repatriation)	United Healthcare 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
Additional Student Assistance Programs	24/7 Nurse line or Student Assistance Program	1-877-862-1172
Telehealth Services	Healthiest You	Phone: 1-855-870-5858