



# Florida Atlantic University 2020-2021 Student Health Insurance Plan (SHIP)

# Frequently Asked Questions

## Domestic Students



Student Health &  
Special Risk

## Enroll

1. Go to [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU).
2. Click on LOG IN and enter your FAU student credentials.
3. Complete the registration form (if logging in for the first time).
4. Click on ENROLL and complete the form.

## Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is submitted to the insurance company.

1. Go to [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU).
2. Click on 'Get an ID Card'.

## Change my address

1. Go to [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU).
2. Click on LOG IN and enter your FAU student credentials.
3. Click on EDIT in Profile.

## Find a Doctor

Go to [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU) and click on "Find a Doctor".

## Find a Participating Pharmacy

Go to [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU) and click on "Find a Pharmacy".

## Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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.

# Insurance Plan Benefits

## What benefits does your SHIP provide?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety 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. There may be copayments and deductibles you'll be responsible for paying.

## Need more information about your plan?

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

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to Plan Details on the website for full details.

## What changes have been made to the Plan for the 2020-2021 Policy Year?

- HIV PrEP (Truvada) will be covered under the Preventive Care Services benefit subject to pharmacy benefit coverage policies and guidelines.
- Services on the diagnosis/treatment for obesity can be received through the FAU Student Health Services only.

## Other features of your SHIP:

- It has a \$1,500 per Insured, per policy year deductible for in-network medical services.
- It has a \$3,000 per Insured, per policy year deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay 30% of the retail cost. The deductible does not apply.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at [www.gallagherstudent.com](http://www.gallagherstudent.com).

## Does your plan include dental and/or vision benefits?

If you're 19 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to your SHIP brochure or certificate.

## More information about your dental and vision options

To enroll in a voluntary dental plan or vision plan (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.

## How much does the SHIP cost?

	Annual (8/14/20 – 8/13/21)	Fall Coverage (8/14/20 – 12/31/20)	Spring/Summer Coverage (1/1/21 – 8/13/21)
<b>Student Only</b>	\$5,048	\$1,937	\$3,111

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

No, you don't need a referral. However, seeking care or advice first from Student Health Services is a good idea, since they can connect you with valuable on-campus services or refer you to providers they know off-campus. For more information, visit your school's Health Services website [www.fau.edu/shs](http://www.fau.edu/shs).

## Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even if you're traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

## More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 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 to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, these services will not be covered.

Other information about seeking medical care abroad:

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- 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.

### Does my plan still cover me after I graduate?

Yes. You will be covered under your SHIP until the end of the policy period for which you are enrolled and have paid your premium. 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. Note: You won't be able to continue your coverage after your policy terminates.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All full-time domestic students registered for a minimum of 12 credit hours (undergraduate); or with a minimum of 9 credit hours (graduate) and who are eligible for medical care at the Student Health Services are eligible to enroll in the SHIP on a voluntary basis. Students enrolled in the Charles E. Schmidt College of Medicine are also eligible to enroll in this plan.

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.

### Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

### How do recent changes to the Affordable Care Act affect my SHIP?

Your SHIP fully complies with the Affordable Care Act (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.

### Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate it unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

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## Plan Enhancements

### What other types of insurance are available?

Personal property and renters Insurance is available to students on- or off-campus, at home, or abroad. It covers damage or theft to laptops, cell phones, books, electronics, and much more. For details, go to [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU) and 'Additional Products Available' under Plan Details.

Please visit [www.gallagherstudent.com/FAU](http://www.gallagherstudent.com/FAU) and click on 'Additional products Available' for complete details about additional insurance products and how to enroll.

## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/FAU">www.gallagherstudent.com/FAU</a>
Benefits, claims, and claims payments	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred providers	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/FAU">www.gallagherstudent.com/FAU</a> , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/FAU">www.gallagherstudent.com/FAU</a> , click "Find a Pharmacy"
Voluntary Dental and Vision	Ameritas	Phone: 1-855-672-3232
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>

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