



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

# Frequently Asked Questions

## International Students

## Submit a Waiver

If your current insurance plan is comparable to the SHIP and meets or exceeds the Florida Board of Governors requirements:

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 WAIVE and complete the form.

## Edit or Rescind Waiver after it's submitted

If it is before the waiver/enrollment deadline:

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 WAIVER or 'Click here to rescind your waiver'

After the waiver deadline, forms cannot be edited or rescinded.

## 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

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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).

### 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 \$400 per Insured, per policy year deductible for in-network medical services.
- It has a \$800 per Insured, per policy year deductible for out-of-network medical services
- For prescription drugs from participating pharmacies, you will pay:
  - a \$15 copay for a 31-day supply of a Tier-1 drug,
  - a \$40 copay for a 31-day supply of a Tier-2 drug,
  - a \$40 copay for a 31-day supply of a Tier-3 drug.
- 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 Coverage<br>(8/14/20 – 8/13/21) | Spring/Summer Coverage<br>(1/1/21 – 8/13/21) | Summer Coverage<br>(5/10/21 – 8/13/21) |
|--------------|--|--|--|
| Student Only | \$1,440                                | \$887  | \$379                                  |

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## 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:

- 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 international students and scholars with non-immigrant status in the United States (those who have not been granted permanent residency status) while engaged in educational activities at or under the sponsorship of the University are automatically enrolled in this plan at registration, unless proof of comparable coverage is furnished and approved.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study,

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correspondence, and online courses do not fulfill this requirement.

### Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

### What should I know before waiving coverage?

Before waiving coverage, review your current policy and then consider these questions:

- Does your plan comply with the Affordable Care Act (ACA) and the Florida Board of Governors Requirements?
- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?
- Does your plan include coverage for medical evacuation and repatriation of remains?
- If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
- 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.

### More information about waiving coverage

- If your waiver is not submitted and approved by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- Once you meet eligibility, you are enrolled for the remainder of the policy and can't waive later in the year.
- If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

### What do you mean by "comparable coverage"?

If you decide to opt out of your SHIP, you must be insured by a plan that provides comparable coverage. This means it must comply the FL Board of Governors Requirements (see question below for additional information), be compliant with the Affordable Care Act and the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. Services should include, but aren't limited to:

- Preventive and non-urgent care
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Diagnostic x-rays
- Physical therapy

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- Chiropractic care
- Prescription drugs
- Mental health and substance abuse treatment

### What are the Florida Board of Governors requirements?

The Florida Board of Governors requires all international students with F and J visa status to have medical insurance. To meet the Florida Board of Governors requirements, your plan must:

- Provide at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks during that period. Payment of benefits must be renewable.
- Provide Basic Benefits: Room, board, hospital services, physician fees, surgeon fees, ambulance, outpatient services, and outpatient customary fees must be paid In-Network, after the deductible is met per accident or illness, at 80% of Usual & Customary fees and for Out-of-Network at 70% of Usual & Customary fees per accident or illness.
- Provide a minimum of \$200,000 per each covered injury or sickness per policy year.
- Provide a maximum deductible of \$100 per occurrence (per injury or sickness) per policy year.
- Provide Inpatient mental health care at 80% In-Network and 60% Out-of-Network of Usual and Customary fees with a 30-day cap per benefit period.
- Provide Outpatient mental health care at 80% In-Network and 60% Out-of-Network of Usual and Customary fees for a minimum of 30 (preferably 40) sessions per year.
- Provide maternity benefits that must be treated as any other temporary medical condition and paid at no less than 80% In-Network and 60% Out-of-Network of Usual & Customary fees.
- Provide Inpatient/Outpatient prescription drugs up to \$1,000 or more per policy year.
- Provide services for Repatriation of Remains at a minimum of \$10,000.
- Provide services for Medical Evacuation at a minimum of \$25,000 (to permit the patient to be transported to his/her home country and to be accompanied by a provider or escort, if directed by the physician in charge).
- Provide immediate coverage for up to 6 months for pre-existing conditions.
- Provide a maximum of \$50 per occurrence if treatment or services are rendered at the Student Health Center; maximum of \$100 per occurrence if treatment or services are rendered at an off-campus ambulatory care or hospital emergency department facility.
- Insurance Carrier must, at a minimum, meet the rating requirements specified in Part 62.14(c)(1) of Section 22 of the Code of Federal Regulations.
- Policy must not unreasonably exclude coverage for perils inherent to a student's program of study.
- Claims must be paid in U.S. dollars payable on a U.S. financial institution.
- Policy provisions must be available from the insurer in English.

### More information about “comparable coverage”

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

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Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan's out-of-pocket costs to be higher than what you'll pay for SHIP. Moving to your SHIP may well be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

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

Yes, if you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school's page at [www.gallagerstudent.com](http://www.gallagerstudent.com). Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

### **May I use one of my state's marketplace health insurance plans to waive my SHIP?**

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. But as an international student, accepting a subsidy from the government may jeopardize your visa status. Also, 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'll have in-network providers near your campus.

### **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.

## **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.

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## Important Contact Information

| Answer Needed  | Who To Contact                          | Contact Information  |
|--|---|--|
| Enrollment, coverage, or ID cards                                      | Gallagher Student Health & Special Risk | 500 Victory Road<br>Quincy, MA 02171<br>Website: <a href="http://www.gallagherstudent.com/FAU">www.gallagherstudent.com/FAU</a>  |
| Benefits, claims, and claims payments                                  | UnitedHealthcare StudentResources       | P.O. Box 809025<br>Dallas, TX 75380<br>Phone: 1-866-948-8472<br>Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a><br>Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>         |
| Preferred providers  | UnitedHealthcare Choice Plus Network    | Phone: 1-866-948-8472<br>Website: <a href="http://www.gallagherstudent.com/FAU">www.gallagherstudent.com/FAU</a> ,<br>click "Find a Doctor"  |
| Participating pharmacies   | UnitedHealthcare Pharmacy Network       | Phone: 1-855-828-7716<br>Website: <a href="http://www.gallagherstudent.com/FAU">www.gallagherstudent.com/FAU</a> ,<br>click "Find a Pharmacy"  |
| Voluntary Dental and Vision  | Ameritas                                | Phone: 1-855-672-3232  |
| Worldwide assistance services<br>(medical evacuation and repatriation) | UnitedHealthcare Global                 | Toll-free within the United States:<br>1-800-527-0218<br>Collect from outside of the United States:<br>1-410-453-6330<br>Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a> |

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