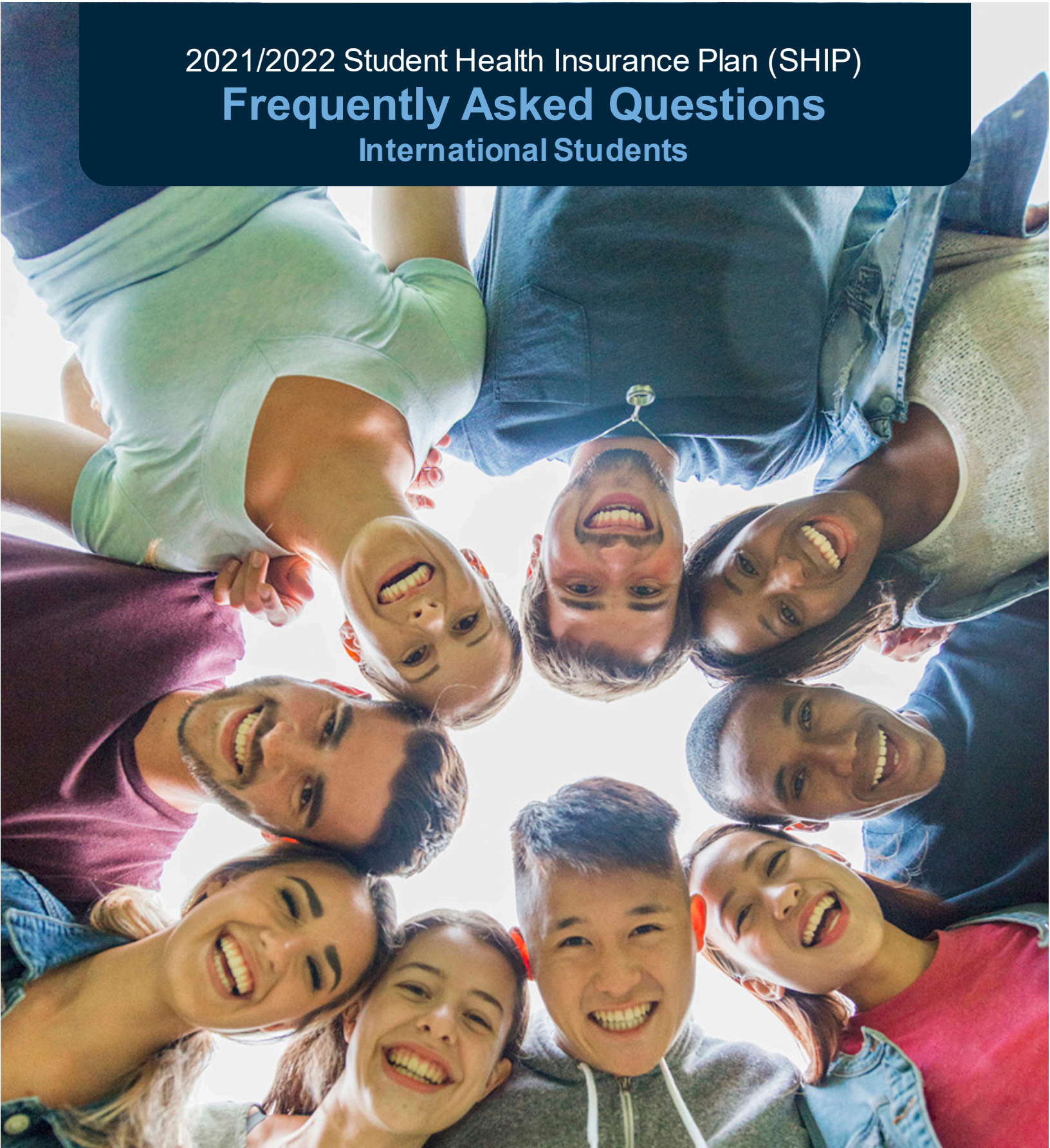


2021/2022 Student Health Insurance Plan (SHIP)
Frequently Asked Questions
International Students



Topic / Question	Page Numbers
<p>Getting Started</p> <p>Where can I learn about my Student Health Insurance Plan (SHIP)? How do I log in?</p>	3
<p>Enrolling in my SHIP</p> <p>Am I eligible for Student Health Insurance? How do I enroll? How do I enroll my dependents? Can I enroll my dependents after the enrollment period is over? Once I've enrolled, can I cancel? Get a refund?</p>	3-5
<p>Waiving the SHIP Coverage</p> <p>Am I eligible to waive coverage offered by school? What should I know before waiving? What is "comparable coverage?" If I waive, but then lose my existing health insurance coverage, can I enroll in SHIP? Can I use one of my state's health insurance plans to waive my SHIP?</p>	6-10
<p>About my Benefits</p> <p>What do my benefits include? How can I get more information about my plan? Do I need a referral from my school's Health Services to see an off-campus doctor? How much does my SHIP plan cost? Have changes been made to this year's plan? How do I find a doctor? How do I find a pharmacy? Does my plan include dental and/or vision insurance? Am I still covered if I move off campus? While traveling? When studying abroad? Am I still covered after I graduate? How does the Affordable Care Act (ACA) affect my SHIP? What other services are available to me? What other insurance products are available to students?</p>	11-14
<p>General Account Information</p> <p>How do I obtain an ID card? How do I obtain a tax form? How do I print my verification letter? How do I view my account information?</p>	15-18

Topic / Question	Page Numbers
How do I change my address?	
Who do I contact?	

Getting Started

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

A Go to www.gallagherstudent.com/FAU

Q How do I log in?

- A
1. Go to www.gallagherstudent.com/FAU.
 2. Under “Profile”, click on LOG IN and enter your FAU student login credentials.
 3. **First Time Users:** Click on SIGN UP and you will need to complete the registration form to create an account.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

A 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, correspondence, and online courses do not fulfill this requirement.

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/FAU.
 2. Under “Profile”, click on LOG IN and enter your FAU student login credentials.
 3. Click “Enroll” and 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 cannot 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 would not 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.

Q Can I enroll myself and/or my dependents outside of the open enrollment period?

- A You can only enroll outside of the enrollment period if one of these qualifying events occurs:
- You lose coverage under another insurance plan
 - 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. 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 cannot terminate dependent coverage unless you lose your Student Health Insurance eligibility.

Q Once enrolled, can I cancel and get a refund?

- A Once you're enrolled in SHIP, you will remain enrolled in it for that 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.

Waiving the SHIP Coverage

Q Am I eligible to waive?

- A 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 to have 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 not available—outside of your HMO's service area and will not meet your school's waiver requirements.

Q What should I know before waiving?

- A Before waiving coverage, review your current policy and then consider these questions:
- Is your plan fully compliant with the ACA? This means services should include, but aren't limited to:

- Preventive and non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work
 - Diagnostic x-rays
 - Physical therapy and Chiropractic Care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
-
- Does your plan's provider network have doctors and hospitals near campus?
 - If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
 - Is the annual cost of your SHIP less expensive than the deductible of your private plan? The cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
 - 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.
 - Are you an international student? If so, you won't be able to waive coverage.
 - If you don't complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
 - 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.
 - For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.htm>.

Q What is comparable coverage?

A Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the Affordable Care Act (ACA). See "What should I know before Waiving?"

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 (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans

Q 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.

Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/FAU.
 2. Follow the login Instructions.
 3. Click “Waive”
 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.

Q Will you audit or verify my waiver request?

- A We will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you're covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

If you've submitted a waiver in prior years, it is possible with the implementation of the waiver verification process your insurance company will not be acceptable to waive SHIP if it doesn't meet your school's waiver criteria.

Q Can I edit my form after I've submitted it?

- A Yes, if it's before your waiver/enrollment deadline of September 15, 2021.
1. Go to www.gallagherstudent.com/FAU.
 2. Follow the login Instructions.
 3. Navigate to “Account Details”.
 4. Click “Edit Waiver”.
 5. Select the form you want to edit.
 6. Update the form as needed.
 7. Click “Update & Submit”.

NOTE: You can edit your waiver up to 5 times.

You may not edit your form after September 15, 2021.

Q Can I rescind my form after I've submitted it?

- A Yes, only if it's before your waiver/enrollment deadline of September 15, 2021.
1. Go to www.gallagherstudent.com/FAU.
 2. Follow the login Instructions.
 3. Navigate to “Account Details”.
 4. Click “[Click here to rescind your waiver](#)”.
 5. Click “Rescind My Waiver”.

You may not edit your form after September 15, 2021.

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

- A If you waive SHIP and then lose coverage under that plan, you need to go to www.gallagherstudent.com/FAU. Login, click on “Enroll-Qualifying Life Event”, complete the online form, and upload the required supporting document such as birth certificate for a newborn, marriage certificate, or loss of coverage letter from your prior health insurance company showing the last day of coverage. Make sure you read the form carefully as it contains very specific information on the Qualifying Life Event process. Qualifying events include:
- Reaching the age limit of another health insurance plan
 - Loss of health insurance through marriage or divorce
 - Involuntary loss of coverage from another health insurance plan

If your enrollment in SHIP is on a voluntary basis, there is no option for Petition to Add if you lose coverage with your current health insurance plan.

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

- A 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. Please review these plans carefully. Many of them will have a higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you'll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status.

About My Benefits

Q What do my benefits include?

- A. 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 \$1,500 per Insured, per policy year deductible for In-Network services and a \$300 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- For prescription drugs from participating pharmacies, you will pay 50% of the retail cost. The deductible does not apply.

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/FAU.

Q How can I get more information about my plan?

A Go to www.gallagherstudent.com/FAU.

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

A No, you don't 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.fau.edu/shs.

Q How much does my student health insurance cost?

A See chart below

	Fall (08/14/2021 – 12/31/2021)	Spring/Summer (01/01/2022 – 08/13/2022)	Summer (05/10/2022– 08/13/2022)
Enrollment Deadline	September 15, 2021	January 31, 2022	June 15, 2022
Student Only	\$583	\$935	\$399
Spouse/Domestic Partner	\$2,793	\$4,487	\$1,915
Each Child	\$2,793	\$4,487	\$1,915
Two or More Children	\$5,586	\$8,974	\$3,830
Spouse and 2 or more	\$8,379	\$13,461	\$5,745

Children			
-----------------	--	--	--

Q Have changes been made to this year’s plan?

A No changes were made to the Plan for the 2021-2022 Policy Year.

Q How do I find a doctor?

A 1. Go to www.gallagherstudent.com/FAU.
2. Click on “Find a Doctor”.

Q How do I find a pharmacy?

A 1. Go to www.gallagherstudent.com/FAU.
2. Click on “Pharmacy Program”.

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

A If you're 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. 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?”

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

A Yes, your plan covers you wherever you are. As long as you're 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 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.

Q Am I still covered after I graduate?

A 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.

Q How does the ACA affect my SHIP?

A 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.

Q What other insurance products available to students?

- A 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.

- **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. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

General Account Information

Q How do I obtain an ID Card?

A 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, EOBs and other plan-related information.

Q How do I obtain a tax form?

A If the federal government requires reporting of health insurance coverage for 2021, 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.

Q How do I print my verification letter?

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

1. Go to www.gallagherstudent.com/FAU.
2. Under "Profile", click on LOG IN and enter your FAU student login credentials.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

Q Who do I contact?

A 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/FAU , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/FAU , click "Find a Doctor"
Participating Pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/FAU , click "Pharmacy Program"
Voluntary Vision	Ameritas/ACI	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/FAU , click Vision Insurance under Additional Products Available
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com
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 Student Assistance Program	Phone: 1-877-862-1172

Answer Needed	Who To Contact	Contact Information
Telehealth services	HealthiestYou	Website: www.telehealth4students.com