

BOSTON ARCHITECTURAL COLLEGE

SINCE 1889

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

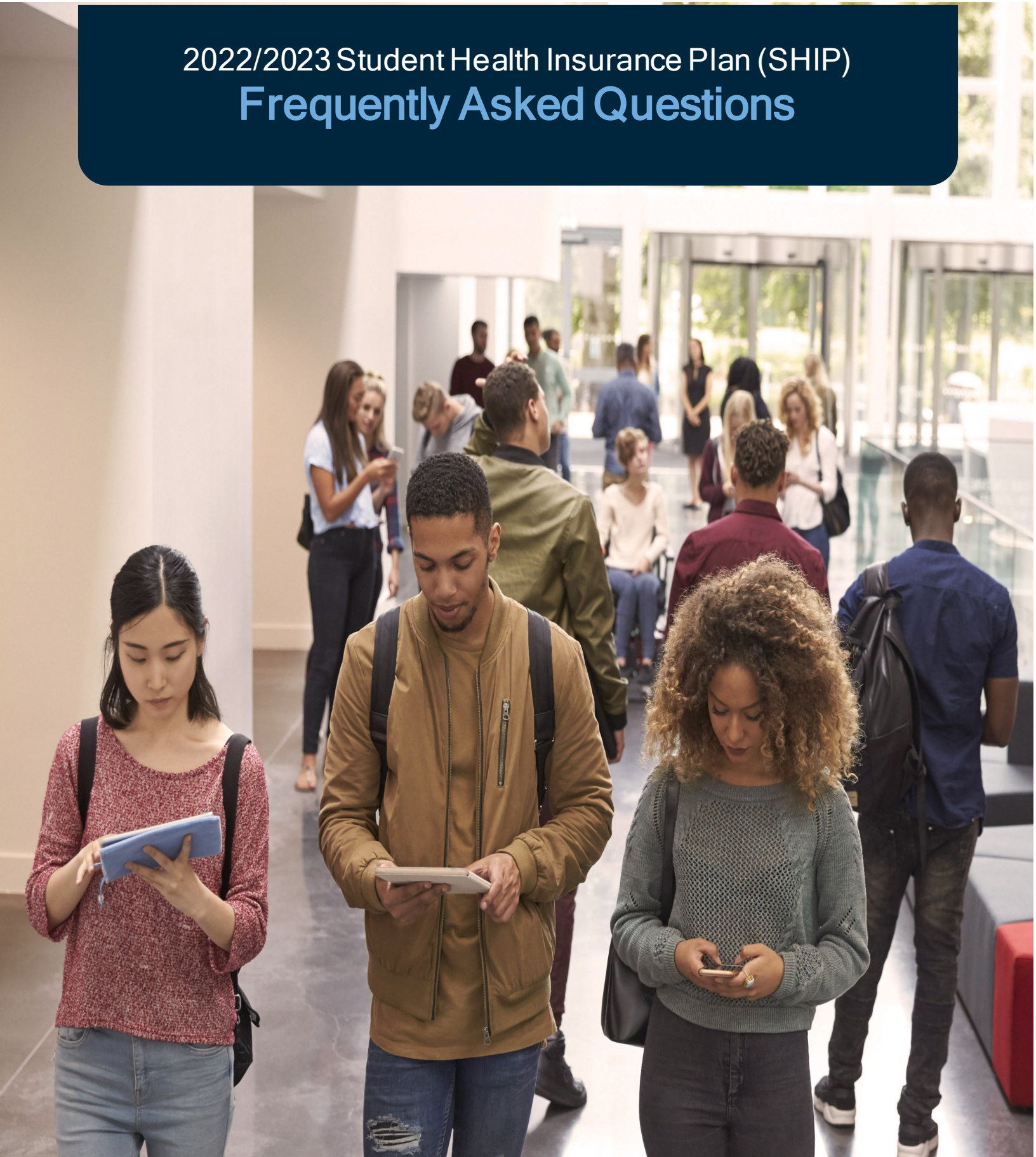


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GETTING STARTED

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

Go to www.gallagherstudent.com/bac

How do I log in?

1. Go to www.gallagherstudent.com/bac.
2. Under the Profile box, enter your School 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).

Returning Users: Log in using the email address with which you created your Gallagher account for the 2021-2022 academic year; then enter the password you created. (If you don't recall your password from last year, you can choose the 'Forgot your password?' option on the login page).

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

Massachusetts law mandates that all full-time and three-quarter time students have health insurance coverage. To ensure compliance with the law, Boston Architectural College students will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is submitted online by the waiver deadline.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement

How do I enroll?

1. Go to www.gallagherstudent.com/bac.
2. Login under the Profile box.
3. Once logged into your Gallagher account, select the 2022-2023 Boston Architectural College Student Blue Plan link under the My Coverage Options box.
4. Under the Plan Summary box, click on the Enroll button.
5. Complete and submit the form by following the instructions.

6. An enrollment confirmation email will be sent to you.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination (and a pro-rated premium refund/credit) in the following situations:

- You are entering the armed forces.
- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester). Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage.

WAIVING THE SHIP COVERAGE

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 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.

What should I know before waiving?

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

If you do not 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>

What is comparable coverage?

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

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/bac.
2. Login under the Profile box.
3. Once logged into your Gallagher account, select the 2022-2023 Boston Architectural College Student Blue Plan link under the My Coverage Options box.
4. Under the Plan Summary box, click on the Waive button.
5. Complete and submit the form by following the instructions.
6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Will you audit or verify my waiver request?

No, 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 are 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.

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

Yes, if it's before your waiver/enrollment deadline of August 15, 2022.

1. Go to www.gallagherstudent.com/bac.
2. Login under the Profile box.
3. Once logged into your Gallagher account, select the 2022-2023 Boston Architectural College Student Blue Plan link under the My Coverage Options box.
4. Under the Account Details box, 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 August 15, 2022

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

Yes, only if it's before your waiver/enrollment deadline of August 15, 2022.

1. Go to www.gallagherstudent.com/bac.
2. Login under the Profile box.
3. Once logged into your Gallagher account, select the 2022-2023 Boston Architectural College Student Blue Plan link under the My Coverage Options box.
4. Under the Account Details box, select [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 15, 2022.

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

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- 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

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/bac.
2. Login under the Profile box.
3. Once logged into your Gallagher account, select the 2022-2023 Boston Architectural College Student Blue Plan link under the My Coverage Options box.
4. Under the Plan Summary box, click on Enroll-Qualifying Life Event.
5. 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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

May I use one of my state's 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. 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.

NOTE: Are you an international student? You typically aren't eligible to purchase a subsidized marketplace plan or a state's Medicaid plan may jeopardize your visa status.

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.

This plan uses a provider network. You will pay less if 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 \$100 per Insured, per policy year deductible for In-Network services and a \$350 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$50 copayment for office visits
- Prescription drugs are covered for a 30-day supply after a:
 - \$25 copay for a [generic/Tier-1 drug]
 - \$60 copay for a [preferred brand name/Tier-2 drug],
 - \$75 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/bac.

How can I get more information about my plan?

Visit www.gallagherstudent.com/bac.

How much does my student health insurance cost?

See chart below

| | Annual (08/15/2022-08/14/2023) | Spring/Summer (01/15/2023-08/14/2023) |
|-----------------------------------|---|--|
| Enrollment/Waiver Deadline | August 15, 2022 | January 16, 2023 |
| Undergraduate Student | \$2,396 | \$1,398 |
| Graduate Student | \$3,680 | \$2,147 |

Have changes been made to this year's plan?

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

- Decreased in-network coinsurance from 90% to 80%
- Decreased out-of-network coinsurance from 80% to 60%
- Decrease individual in-network deductible from \$150 to \$100
- Increased individual out-of-network deductible from \$300 to \$350
- Increased in-network out of pocket maximum from combined out of pocket max for in-network and out-of-network of \$5,00 to separate in-network out of pocket max of \$7,500
- Increased out-of-network out of pocket maximum from combined out of pocket maximum for in-network and out-of-network of \$5,000 to separate out-of-network out of pocket maximum of \$12,000
- Increased in-network office visit copay of \$30 to \$50
- Changed in-network in-patient from \$250 copay then covered at 90% to without deductible to deductible and co-insurance
- Changed out-patient to deductible and coinsurance
- Increased emergency room copay from \$150 to \$250
- Increased copay for Rx from \$15/\$35/\$60 for retail to \$25/\$60/\$75 retail
- Increased copay for Rex from \$35/\$85/\$150 for mail order to \$63/\$150/\$188 mail order

How do I find a doctor?

1. Go to www.gallagherstudent.com/bac.
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/bac.
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. 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 AXA at 1-855-327-1414 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:

- **Basix Dental Savings**— an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **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.
- **SilverCloud**— an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

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 Insurance Plan through BCBS of Massachusetts is available** to all students to enroll in a voluntary dental plan at an additional cost. To enroll in a voluntary dental plan, go to www.gallagherstudent.com/bac and click on the 2022-2023 Boston Architectural College Dental Plan link in the My Coverage Options box. Then click on the Enroll button in the Plan Summary box. Follow the instructions from there.
- **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

How do I obtain an ID Card?

ID cards are available online through the MyBlue app available in the App Store or Google Play, usually 5-7 business days after your enrollment is processed by BCBS.

- You'll need your BCBS ID number to create your account (you do not need your social security number)
- Your BCBS ID number is available by:
 - Go to www.gallagherstudent.com/bac.
 - In the **Profile** box (located in the upper left-hand corner), enter your email address and click **Log In**.
 - Once logged in, scroll down the page past the header **2022-2023 Boston Architectural College Student Blue Plan**; navigate to the **Plan Details** box.

- Click on the link **Verification of Coverage**. The insurance ID# in the letter is your BCBS subscriber #.
- In the MyBlue app, you will first need to **Create An Account**. It is during this process you will need to enter your BCBS subscriber ID number.
- Once your MyBlue account is created, you will need to log in and then click on the **Menu** icon in the upper right-hand corner.
- Select **My Plan & Claims**, then **Plan & Benefits**, then **My Cards**. You will now see an image of your BCBS insurance ID card. If you scroll down to the bottom of the page, you will have the option to download the card to your phone or email it to yourself.

Cards are usually sent 10-14 business days after BCBS has processed your enrollment. If you wish to have a hard copy ID card, call 1-888-753-6615.

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/bac.
2. In the **Profile** box (located in the upper left-hand corner), enter you email address and click **Log In**.
3. Once logged in, scroll down the page past the header **2022-2023 Boston Architectural College Student Blue Plan**.
4. Navigate to the **Account Details** box.
5. Click the link **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/bac , click the Help Center link under the My Resources box |
| ID cards, benefits, claims, claims payments incurred & Tax forms | Blue Cross Blue Shield of Massachusetts | Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: www.bluecrossma.com |
| Preferred Provider Network | Blue Cross Blue Care Elect PPO | Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/bac , click "Find a Doctor" |
| Participating pharmacies | Express Scripts | Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/bac , click "Pharmacy Program" |
| Voluntary Dental | Blue Cross Blue Shield Dental Blue | Phone: 1-800-711-0917 |
| Gallagher Student Health Complements (SHIP Plan Enhancements) | EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health) | EyeMed Phone: 1-866-839-3633 Website: www.EyeMed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://qsh.silvercloudhealth.com/signup/ |
| Worldwide assistance services (medical evacuation and repatriation) | AXA | Toll-free within the United States: 1-855-327-1414 Collect from outside of the United States: 1-630-694-9764 Email: medassist-usa@axa-assistance.us |
| Additional Student Assistance Programs | Blue Care Line | Phone: 1-888-247-BLUE (2583) |
| Telehealth services | Well Connection | Phone: 1-800-821-1388 Website: https://wellconnection.com |

