



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 gallagherstudent.com/bac.

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. Distance/online only programs do not fulfill this requirement and are not eligible.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit gallagherstudent.com/bac.
2. Under "Profile," click "Log In" and enter your BAC student login credentials.

How do I enroll?

1. Go to gallagherstudent.com/bac.
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, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. 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?

1. Go to gallagherstudent.com/bac.
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. You will need your health insurance information.

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 16, 2023.

1. Go to gallagherstudent.com/bac.
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 16, 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 gallagherstudent.com/bac.
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 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). You must submit a Termination of Coverage Form at gallagherstudent.com/bac to cancel your coverage. Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage.

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 also covers intercollegiate sports injuries the same as any other injury.

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 100% of negotiated charges for preventative/wellness 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 \$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 an in-network out-of-pocket maximum of \$7,500 per individual and an out-of-network out-of-pocket maximum of \$12,000 per individual.
- It has a \$50 copayment for in-network office visits.
- Prescription drugs are covered for a 30-day supply after a:
 - \$25 copay for a generic/tier-1 drug filled at an in-network pharmacy.
 - \$60 copay for a preferred brand name/tier-2 drug filled at an in-network pharmacy.
 - \$75 copay for a non-preferred brand name/tier-3 drug filled at an in-network pharmacy.
 - Prescriptions filled at out-of-network pharmacies are NOT covered.

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 plan's pharmacy list or formulary by visiting your school's page at gallagherstudent.com/bac.

How can I get more information about my plan?

Go to gallagherstudent.com/bac.

How much does my student health insurance cost?

	Annual (08/15/2023–08/14/2024)	Spring/Summer (01/15/2024–08/14/2024)
Enrollment/Waiver Deadline	August 16, 2023	January 16, 2024
Undergraduate Student	\$2,272	\$1,322
Graduate Student	\$3,425	\$1,993

Have changes been made to this year's plan?

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

- The insurance carrier changed from BlueCross BlueShield of Massachusetts to Wellfleet Student.
- The provider network changed from Blue Care Elect PPO Network to Cigna OAP.
- The pharmacy network changed from CVS/Caremark to Wellfleet Rx/ESI.

- The travel assistance provider changed from AXA Travel to TravelGuard.

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

With Travel Assistance:

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 TravelGuard 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?

Coast to Coast Vision™

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. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

UNI-CARE

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. For more information, to access your UNI-CARE membership card, visit [student](#), or for questions about the discount plan, call 800-252-3059.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit

<https://gsh.silvercloudhealth.com/signup/>

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 gallagherstudent.com/bac click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877-657-5030 Website: www.wellfleetstudent.com Contact: https://wellfleetstudent.com/contact/

Answer Needed	Who To Contact	Contact Information
Preferred Provider Network	Cigna PPO Network	Phone: 1-800-997-1654 Website: gallagherstudent.com/bac , click 'Find a Doctor'
Participating Pharmacies	Wellfleet Rx/ESI	Phone Number: 1-877-640-7940 Website: gallagherstudent.com/bac ; click "Pharmacy Program"
Voluntary Dental	<u>Dental insurance not offered for the 2023-2024 plan year</u>	Website: gallagherstudent.com/bac ; Scroll down to the Plan Details box, then Plan Discounts for Discounted Dental Program Please note this is not dental insurance; it is a discount program
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	Phone: 1-800-252-3059 Website: findbestbenefits.com/student Phone: 1-800-252-3059 Website: findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Additional Student Assistance Programs	24/7 Nurseline	Phone: 1-800-634-7629
Telehealth Services	CareConnect	Phone: 1-888-857-5462