

Williams College

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



Gallagher

Student Health &
Special Risk



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1 This document is intended as a general summary. It is not inclusive of all benefits, restrictions and exclusions in your Student Health Insurance Program. Insurance brokerage and related services to be provided by Gallagher Affinity Insurance Services, Inc. (License No. 100310679 | CA License No. 0783129).



Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/williams ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/15/2023	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/williams click "Find a Doctor"
Participating Pharmacies	CVS Caremark	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/williams click "Pharmacy Program"
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) 800-252-3059 findbestbenefits.com/student UNI-CARE (Dental Savings) 800-252-3059 findbestbenefits.com/student SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/	



Answer Needed	Who To Contact	Contact Information
Worldwide Assistance Services (Medical Evacuation and Repatriation) CDE Students only	GeoBlue	www.geobluestudents.com <u>Within the United States:</u> Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com <u>Outside of the United States:</u> Phone: +1-610-263-2847 Email: customerservice@geo-blue.com
Additional Student Assistance Programs	Blue Care Nurse Advice Line & Health and Wellness Benefits	Phone: 1-888-247-BLUE (2583)



Student Health & Special Risk

Getting Started

Am I eligible for student health insurance?

All students enrolled at least 75% of full-time will be automatically enrolled in and billed for the SHIP if you are attending classes on campus or studying remotely unless you waive coverage. This includes students who are studying abroad. Students who withdraw before the first day of classes are not eligible to be enrolled in SHIP.

How do I enroll or waive?

1. Go to www.gallagherstudent.com/Williams
2. Login under "Profile."
3. Click on the "Enroll" or "Waive" 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?

1. Go to www.gallagherstudent.com/Williams
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation email will be sent.
6. You will receive an email with a link to submit payment.

You must purchase dependent insurance for the same coverage period as your own coverage; it can't 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 wouldn't 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 a dependent spouse or birth certificate for a dependent child.*

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 or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your HMO or Medicaid’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 www.gallagherstudent.com/Williams
 2. Follow the login instructions.
 3. Click on the “Enroll” button under “Plan Summary.”
 4. You will need your health insurance information.
 5. Follow the instructions to complete the form.
 6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.
- 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.*

Can I cancel my waiver form after I’ve submitted it?

Yes, but only if it’s before your waiver/enrollment deadline of August 1, 2024.

1. Go to www.gallagherstudent.com/Williams
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 1, 2024.*

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

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.

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- 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

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/Williams
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.

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.

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 www.gallagherstudent.com/Williams to cancel your coverage.

Note - 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?

It pays for 100% 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 no deductible for In-Network services and a \$250 per insured deductible for Out-of-Network services.
- It has a \$15.00 copayment for office visits
- Prescription drugs are covered for a 30-day supply after:
 - a \$10 copay for a generic/Tier-1 drug
 - a \$25 copay for a preferred brand name/Tier-2 drug,
 - a \$45 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/Williams.

How can I get more information about my plan?

Go to www.gallagherstudent.com/Williams.

Have changes been made to this year's plan?

No changes were made to the plan for the 2024–2025 Policy Year.

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're enrolled in SHIP and paid the premium, you'll 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 annual 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?

- **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/Williams and click on the "Dental Enrollment Form" link. For more information on the plan benefits please visit www.gwww.gallagherstudent.com/Williams and click on the "Coverage Options" tile in the middle of the landing page; then click on the "Plan Details" tile to access the benefit guide for the BCBSMA dental plan.
- **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.
- **SilverCloud Health** is the leading Digital Mental Health Platform health company, enabling colleges and universities to increase the reach of campus counseling services without increasing staff. SilverCloud programs enable students to access care on their own time in a relatable and accessible format.
- **Student Dental Savings** 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.
- **Student Vision Savings** 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

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2024, 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.