

The logo for Bowdoin College, featuring the word "Bowdoin" in a white serif font on a black rectangular background.

**Bowdoin College
2020-2021 Student Health
Insurance Plan (SHIP)
Frequently
Asked
Questions**

Log in

1. Go to www.gallagherstudent.com/bowdoin.
2. Click the green 'Log In' button under 'Profile'.
3. Follow the login instructions.

Enroll in Injury Only Insurance

1. Go to www.gallagherstudent.com/bowdoin.
2. Click '2020-2021 Bowdoin College Injury Only Plan' under 'Coverage Options'.
3. Click 'Enroll' under 'Plan Summary'.
4. Follow the instructions to complete the form.

Enroll in Voluntary Dental Insurance Plan

1. Go to www.gallagherstudent.com/bowdoin.
2. Click '2020-2021 Bowdoin College Dental Insurance' under 'Coverage Options'.
3. Click 'Enroll' under 'Plan Summary'.
4. Follow the instructions to complete the form.

Enroll my dependents

1. Go to www.gallagherstudent.com/bowdoin.
2. If studying on-campus, click '2020-2021 Bowdoin College SHIP – On Campus' under 'Coverage Options'.
3. If studying off-campus, click "2020-2021 Bowdoin College SHIP – Off Camus" under "Coverage Options".
4. Click 'Enroll' under 'Plan Summary'.
5. Follow the instructions to complete the form and submit payment.

If you do not want to Enroll in SHIP

If your current insurance plan is adequate to the SHIP:

1. Go to www.gallagherstudent.com/bowdoin.
2. If studying on-campus, click '2020-2021 Bowdoin College SHIP – On Campus' under 'Coverage Options'.
3. If studying off-campus, click "2020-2021 Bowdoin College SHIP – Off Camus" under "Coverage Options".
4. Click 'Waive' under 'Plan Summary'.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number. This number only confirms submission, not approval of your form.

Edit my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/bowdoin.
2. Click '2020-2021 Bowdoin College SHIP' under 'Coverage Options'.
3. Click the 'Edit Waiver' under 'Plan Summary'.
4. Click "Submit Edit."

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

Rescind my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/bowdoin.
2. Log in using your Bowdoin College login credentials.
3. Click on EDIT WAIVER or click 'Click here to rescind your waiver'.
4. Update the form as needed and submit.

After the waiver/enrollment deadline, forms cannot be rescinded. Please contact Customer Service if you have any issues.

Obtain an ID card

Register on www.anthem.com or the Sydney Health mobile app with your student ID.

You can download the Sydney Health app by going to the App Store or Google Play and search for the Sydney Health app to download it today. Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists

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.

Print a Verification Letter

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

1. Go to www.gallagherstudent.com/bowdoin.
2. Log in using your Bowdoin log in credentials.
3. Scroll down to the 'Account Details' and click 'Verification of Coverage'.

View my account information

1. Go to www.gallagherstudent.com/bowdoin.
2. Scroll down to the 'Account Details' tile to view your account information.

Change my address

Please contact your school to update your address.

Find a Doctor

1. Go to www.gallagherstudent.com/bowdoin and click "Find a Doctor".

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/bowdoin and click "Anthem Pharmacy Program".

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 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 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. There may be copayments and deductibles you'll be responsible for paying.

- It has no deductible for In-Network or Out-of-Network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$10 copay for a 30-day supply of a Tier-1 drug
 - a \$25 copay for a 30-day supply of a Tier-2 drug,
 - a \$45 copay for a 30-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.

Need more information about your plan?

Go to www.gallagherstudent.com/bowdoin.

What changes have been made to the Student Health Insurance Plan for the 2020-2021 Policy Year?

- A new voluntary dental insurance plan will be offered through Anthem Dental.

Does your plan include dental and/or vision benefits?

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. The same holds true for your enrolled eligible dependents as long as they are 18 or younger. For details, refer to your SHIP brochure or certificate.

More information about your dental and vision options

To enroll Anthem's voluntary dental plan (see instructions above under "How Do I" section). For information on the vision plan (additional cost), go to www.gallagherstudent.com/vision. The voluntary vision plan is not available in the following states: MA, MD, MT, NM, NY, RI, WA, PA (certain counties).

How much does the SHIP cost?

	Fall 08/15/2020-12/31/2020	Spring/Summer 01/01/2021 - 08/14/2021
Enrollment/Waiver Deadline	August 7, 2020	February 1, 2021
Student*	\$759	\$1,227
Spouse*	\$759	\$1,227
One Child*	\$759	\$1,227
Two or More Children*	\$1,518	\$2,454
Spouse + Two or More Children*	\$2,277	\$3,681

Please note: For the 2020-2021 policy year, students will be charged the applicable premium each semester.

*A nominal, non-refundable processing fee applies.

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 Bowdoin's Buck Center for Health and Wellness 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 and Wellness website <http://www.bowdoin.edu/health>.

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

GeoBlue 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?

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 coverage and graduate in the spring, you will be covered until the end of the policy year.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

All enrolled students, whether studying on campus or remotely, including students on Study Away, are eligible and automatically enrolled unless proof of adequate coverage is provided by the deadline.

Students on an approved or required Leave or Suspension who were enrolled in the Student Health Insurance Plan at Bowdoin during the 2019-2020 academic year are eligible to enroll in the Student Health Insurance Plan. There is a separate enrollment process for these students. You will be mailed an enrollment form if you are identified as being eligible for coverage.

International students studying in the United States cannot waive coverage.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com and clicking on "Enroll".

Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

Qualifying events for enrolling your dependents

You can add eligible dependent(s) 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

In such cases, you must submit a Dependent Petition to Add Form, supporting documentation, and payment to Gallagher Student Health & Special Risk within 30 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 30 days will not be processed.

Note: Your premium is prorated. Once your dependent is enrolled, you can't terminate coverage unless you lose your Student Health Insurance eligibility.

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 ACA? (See the FAQ, "What do you mean by 'adequate coverage'?")
- 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?
- 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 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.

More information about waiving coverage

- Are you an international student? If so, you won't be able to waive coverage unless you are covered by an embassy sponsored plan or by a plan that is domiciled in the United States.
- If you don't complete a waiver/enrollment form by the published deadline, you will automatically remain 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.
- You should submit an online decision form, whether enrolling or waiving.

What do you mean by "adequate 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 "adequate" plan unless you are studying remotely and within your HMO's service area.

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 SHIP may be financially beneficial.

Non-adequate 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 (unless you're studying remotely in the state in which you are enrolled in Medicaid)
- Plans from insurance companies not located within the United States
- Prescription discount plans

Wherever you'll be studying, if you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed 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 (this includes most immunizations)
- Prescription drugs
- Emergency care
- Mental health and substance abuse treatment
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

Will you audit or verify my waiver request?

We may audit or verify your request. This is to make sure your insurance plan will cover you adequately.

More information about our waiver review process

Here's how our waiver review process works:

- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.

- We verify most waiver requests within 2 business days.
- Once we verify your coverage, we'll let you know whether we approved your waiver via an email to the address you provided on your form. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

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

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. Make sure you read the form carefully as it contains very specific information on the Petition to Add 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 to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

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.

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. 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?

In some cases, you can cancel your SHIP and receive 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

How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.
- 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, and stress.

To learn more about your plan enhancements, visit www.gallagherstudent.com.

What other types of insurance are available?

Personal property and renters Insurance is available to all students 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.

Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/Bow_doin , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	Anthem BCBS	Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752
In-Netw ork providers	Anthem BCBS	Phone: (844) 412-0752 Website: www.gallagherstudent.com/Bow_doin , click "Find a Doctor"
In-Netw ork pharmacies	Anthem BCBS	Phone: (844) 412-0752 Website: www.gallagherstudent.com/Bow_doin , click "Anthem Pharmacy Program"
Voluntary Dental	Anthem BCBS Dental	Phone: is 844-729-1565.

Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	<p>EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com</p> <p>Basix Phone: 1-888-274-9961 Website: www.basixstudent.com</p> <p>Silvercloud Website: https://gsh.silvercloudhealth.com/signup/</p>
Worldwide assistance services (medical evacuation and repatriation)	GeoBlue	Call Collect: 1-833-511-4763