



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

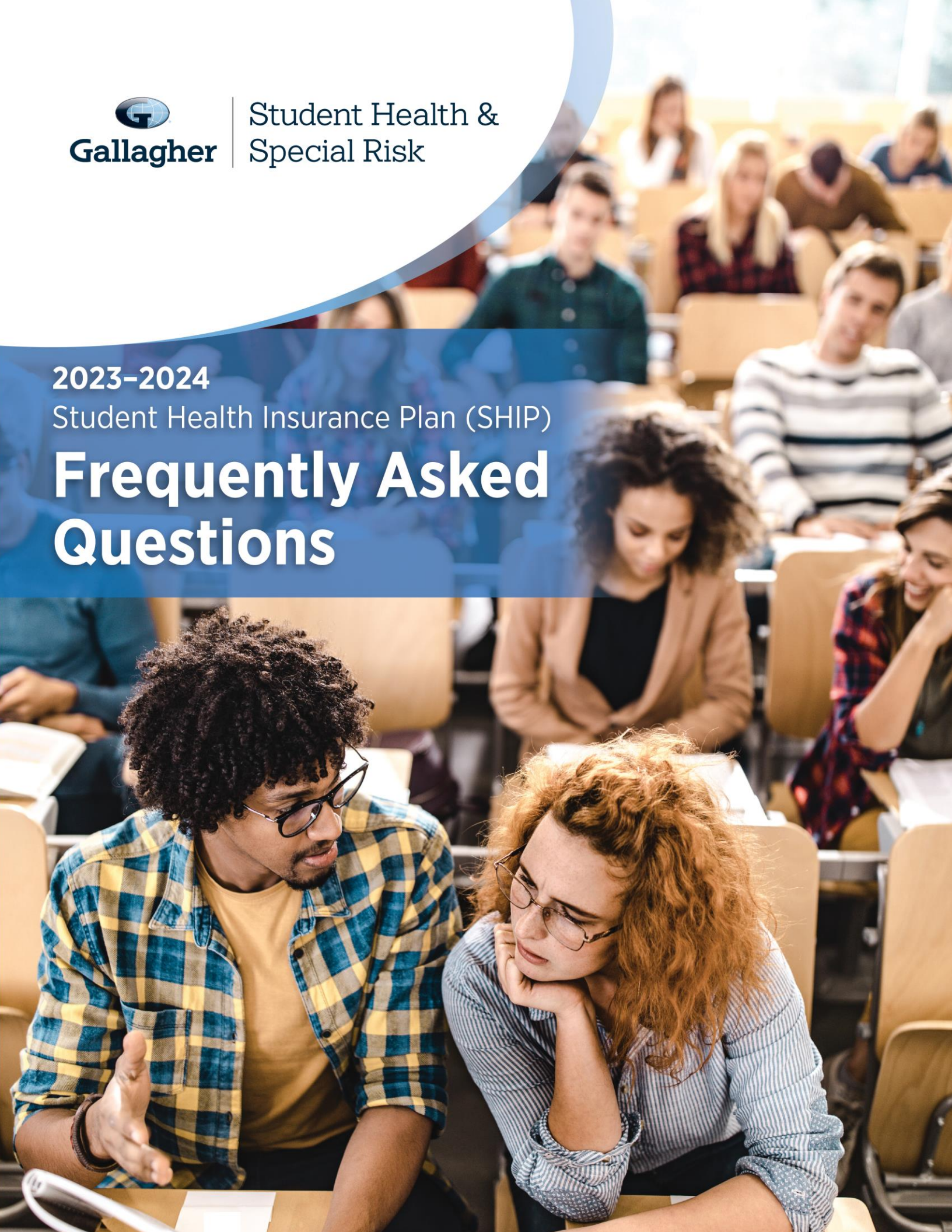


Table of Contents

- Getting Started 2**
 - Where can I learn about the student health insurance plan (SHIP)? 2*
- Enrolling in My SHIP 2**
 - Am I eligible for student health insurance?..... 2*
 - How do I login to enroll or waive (opt out) of SHIP? 2*
 - How do I enroll? 2*
 - How do I enroll my dependents? 3*
 - Am I eligible to waive? 3*
 - How do I waive health insurance coverage? 3*
 - Will you audit or verify my waiver request? 4*
 - Can I cancel my waiver form after I've submitted it? 4*
 - If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage? 4*
 - Once enrolled, can I cancel? Get a refund? 5*
- About My Benefits..... 5**
 - What do my benefits include?..... 5*
 - How can I get more information about my plan? 6*
 - How much does my student health insurance cost? 6*
 - Have changes been made to this year's plan? 6*
 - Am I still covered if I live off campus? While traveling? When studying abroad?..... 7*
 - Am I still covered after I graduate? 7*
 - What other services are available to me through my SHIP? 7*
 - How do I obtain a tax form? 7*
 - How do I obtain an ID Card?..... 8*
- Contact Information 8**
 - Who do I contact? 8*

Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit www.gallagherstudent.com/bowdoin.

Enrolling in My SHIP

Am I eligible for student health insurance?

All enrolled students, including students on Study Away, are required to waive or enroll in the Bowdoin College Student Health Insurance Plan. Students receiving aid from the College may be eligible to receive assistance to pay the health insurance premium by submitting a waiver.

Students on an approved or required Leave or Suspension who were enrolled in the Student Health Insurance Plan at Bowdoin during the 2022-2023 academic year are eligible to enroll in the Student Health Insurance Plan for up to two semesters. 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, unless they are embassy-sponsored or plans based in the United States.

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

1. Visit www.gallagherstudent.com/bowdoin.
2. Under "Profile," enter your student 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.)

How do I enroll?

1. Go to www.gallagherstudent.com/bowdoin.
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?

1. Go to www.gallagherstudent.com/bowdoin.
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, 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 www.gallagherstudent.com/bowdoin.
2. Follow the login instructions.

3. Click on the “Waive” 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.

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 24, 2023.

1. Go to www.gallagherstudent.com/bowdoin.
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 24, 2023.

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/bowdoin.
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.

If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full 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 withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

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 90% 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 \$100 per Insured, per policy year deductible for In-Network services and a \$250 per Insured, per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after a:
 - \$10 copay for a Tier-1 drug
 - \$45 copay for a -2 drug,
 - \$75 copay for a 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 plan’s pharmacy list or formulary by visiting your school’s page at www.gallagherstudent.com/bowdoin.

How can I get more information about my plan?

Go to www.gallagherstudent.com/bowdoin.

How much does my student health insurance cost?

See chart below:

	Annual 08/15/2023 - 08/14/2024	Spring/Summer 01/01/2024 - 08/14/2024
Enrollment/Waiver Deadline	August 24, 2023	January 26, 2024
Student	\$3,063	\$1,888
Spouse/Domestic Partner*	\$3,036	\$1,888
One Child	\$3,036	\$1,888

Please note that the above rates are pending state approval and subject to change

Have changes been made to this year’s plan?

No changes were made to the plan for the 2023–2024 Policy Year.

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

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 GeoBlue at 1-833-511-4763 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?

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.

How do I obtain an ID Card?

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

To access your ID card:

1. Register on www.anthem.com/ca or the Sydney Health mobile app with your student I.D.
2. Once you are logged in, check to make sure your ID Card preference is set to 'digital'.

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

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 www.gallagherstudent.com/bowdoin click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Anthem BCBS	Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752
Preferred Provider Network	Anthem BCBS	Phone: (844) 412-0752 www.gallagherstudent.com/Bowdoin click "Find a Doctor"

Answer Needed	Who To Contact	Contact Information
Participating Pharmacies	Anthem BCBS	Phone: (844) 412-0752 www.gallagherstudent.com/Bowdoin click "Pharmacy Program"
Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)	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/	
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	Call Collect: 1-833-511-4763