



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 [www.gallagherstudent.com/hamptonu](http://www.gallagherstudent.com/hamptonu).

## Enrolling in My SHIP

### Am I eligible for student health insurance?

- All full-time undergraduate students will be automatically enrolled in, and billed for the Annual coverage period of the Student Health Insurance Plan (SHIP) by the University's Business Office. If a waiver is submitted and approved by the waiver deadline, the SHIP premium charge will be removed from the student's account.
- All on-campus graduate students are eligible to enroll on a voluntary

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

Visit [www.gallagherstudent.com/hamptonu](http://www.gallagherstudent.com/hamptonu)

1. Under "Profile," click "Log In" and enter your student login credentials.

**First-time users:** You will need to complete the registration form by clicking on "Sign Up." Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

### How do I enroll?

1. Go to [www.gallagherstudent.com/hamptonu](http://www.gallagherstudent.com/hamptonu)
2. Follow the login instructions.
3. Click on the "ENROLL" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

## How do I enroll my dependents?

1. Go to [www.gallagherstudent.com/hamptonu](http://www.gallagherstudent.com/hamptonu)
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/hamptonu](http://www.gallagherstudent.com/hamptonu)
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?

1. 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 9/1/2023.

1. Go to [www.gallagherstudent.com/hamptonu](http://www.gallagherstudent.com/hamptonu)
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 9/1/2023.

### 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/hamptonu](http://www.gallagherstudent.com/hamptonu)
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.

## About My Benefits

### How can I get more information about my plan?

Go to <https://studentsatanthem.com/care?id=Hampton%20University>

### 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 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.

Your GeoBlue benefits for the 2023-2024 school year  
***Use of benefits must be coordinated and approved by GeoBlue.***

International telemedicine services<sup>2</sup>

Global TeleMDIM

Confidential access to international doctors by phone or video call.

Coverage outside of the U.S., excluding student's home country.

Medical expenses

Maximum benefit up to \$250,000 each coverage year, no deductibles or copays. Consult coverage certificate for benefit limitations and exclusions.<sup>3</sup>

Coverage worldwide, except within 100 miles of primary residence for U.S. students.  
Coverage worldwide, excluding home country for international students.

Emergency medical evacuation	Unlimited
Repatriation of remains	Unlimited
Emergency family travel arrangements	Maximum benefit up to \$5,000 each coverage year
Political emergency and natural disaster evacuation (Available only when traveling outside the United States) <sup>4</sup>	Covered 100% up to \$100,000 each person. Subject to a combined \$5,000,000 limit for each covered event for all people covered under the plan.
Accidental death and dismemberment	Maximum benefit up to \$10,000 each coverage year

### 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 Verification Letters	<b>Gallagher Student Health &amp; Special Risk</b>	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/HamptonU">www.gallagherstudent.com/HamptonU</a> , click the 'Help Center' link
Benefits, claims, claims payments, and Tax forms	<b>Anthem BCBS</b>	Anthem Blue Cross and Blue Shield P.O. Box 27401 Richmond, VA 23279 1-800-888-2108 (toll-free) or visit their website, <a href="https://student.anthem.com/student/schools/hu">https://student.anthem.com/student/schools/hu</a>
In-Network providers	<b>Anthem BCBS Keycare PPO</b>	Phone: (844) 412-0752 Website: <a href="http://www.gallagherstudent.com/HamptonU">www.gallagherstudent.com/HamptonU</a> , click "Find a Doctor"
In-Network pharmacies	<b>IngenioRx</b>	Phone: 1-855-672-3232 Website: <a href="http://www.gallagherstudent.com/HamptonU">www.gallagherstudent.com/HamptonU</a> , click "Pharmacy Program"
Voluntary Dental and Voluntary Vision	<b>Ameritas Dental and Vision</b>	Phone: 1-855-672-3232 <a href="http://www.gallagherstudent.com/hamptonu">www.gallagherstudent.com/hamptonu</a> , click "Dental and Vision Enrollment"

<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
Gallagher Student Health Plan Enhancements	<p>Coast to Coast Vision (<b>Discount Vision</b>)</p> <p>UNI-CARE (<b>Dental Savings</b>)</p> <p>Silvercloud (<b>Behavioral Health</b>)</p>	<p>Coast to Coast Vision 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a></p> <p>UNI-CARE 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a></p> <p>SilverCloud (Behavioral Health) <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a></p>
Worldwide assistance services (medical evacuation and repatriation)	<b>Geo Blue</b>	<p>Toll-free within the United States: 1-833-511-4763</p> <p>Collect from outside of the United States: 1-715-295-9311</p> <p>Website: <a href="https://www.geobluestudents.com/">https://www.geobluestudents.com/</a></p>
Telehealth services	Livehealth Online	Website: <a href="http://www.livehealthonline.com">www.livehealthonline.com</a> :