



**Lesley University
2020-2021 Student Health
Insurance Plan (SHIP)
Frequently
Asked
Questions**

“How do I...?”

Log in

1. Go to www.gallagherstudent.com/lesley.
2. On the top right corner of the screen, click “Student Login”.
3. Follow the login instructions.

Enroll

1. Go to www.gallagherstudent.com/lesley.
2. On the left toolbar, click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Enroll” button.
5. Follow the instructions to complete the form.

Save a copy of your reference number

Waive

If your current insurance plan is comparable to the SHIP:

1. Go to www.gallagherstudent.com/lesley.
2. On the left toolbar, click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Waive” button.
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/Lesley.
2. Log in (if you haven’t already) by following the instructions on the website.
3. Click “View My Submitted Forms”.
4. Select the form you want to edit.
5. Update the form as needed.
6. 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/Lesley
2. Log in (if you haven’t already) by following the instructions on the website.

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“How do I...?”

3. Click “View My Submitted Forms”.
4. Select the form you want to rescind.
5. Scroll all the way to the bottom of the form
6. Click “Rescind.”

After the waiver/enrollment deadline, forms cannot be rescinded.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

Obtain an ID card

ID cards are available online through the MyBlue app available in the App Store or Google Play. You’ll need your BCBS ID number (not your Social Security number) to create your account. Your BCBS ID number is available by going to the Account Home section of our website.

If you need a replacement ID card, request one by logging onto www.bluecrossma.com/myblue or by calling 1-800-253-5210.

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/Lelsey.
2. On the left toolbar, click “Account Home”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

View my account information

Go to www.gallagherstudent.com/Lelsey.

1. Log in by following the instructions on the website (if you haven’t already).
2. You will be redirected to the “Account Home” page where you can see your current coverage, claims ID number (if applicable), and contact information.

Change my address

Please contact your school to update your address.

Find a Doctor

Go to www.gallagherstudent.com/lesley and click on “Find a Doctor”.

Find a Participating Pharmacy

Go to www.gallagherstudent.com/lesley and click on “Pharmacy Program”.

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Insurance Plan Benefits

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 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 generally pays for 80% 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 insurance company pays less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

Need more information about your plan?

Go to www.gallagherstudent.com/Lesley

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

The Emergency Room copay changed from \$150 to \$250 per visit.

The per policy year deductible was changed from \$300 to \$500.

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. For details, refer to your SHIP brochure or certificate.

More information about your dental and vision options

To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/Lesley and click on the "Dental Enrollment Form" link.

How much does the SHIP cost?

	Annual (08/15/2019 – 08/14/2020)	Spring/Summer (01/01/2021 – 08/14/2021)
Enrollment/Waiver Deadline	8/15/2020	3/23/2021
Undergraduate Student	\$3,981	\$2,301
Graduate Student	\$8,155	\$4,772

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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, for undergraduate students, seeking care or advice first from the Student Health Service Clinic for Undergraduates 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 Services website www.lesley.edu/student-health-service.

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.

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. Note: you won't be able to continue your coverage after your policy terminates.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

- All undergraduate students registered as full-time or 3/4-time in programs that are considered "on campus", including programs at the DeMello International Center.
- All graduate students registered for 6 or more credits in programs that are considered "on campus", including programs at the DeMello International Center.
- All Lesley students studying at the Bunker Hill Community College campus.
- All Collaborative Program students.

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. Home-study, correspondence, and online courses do not fulfill this requirement. For the 2020-2021 policy year, for students taking online courses as a result of COVID-19, those online courses will contribute to meeting this requirement.

Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

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 'comparable 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?

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- 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

- If you don't complete a waiver or enrollment form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- 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 form, whether enrolling or waiving.

What do you mean by “comparable 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 “comparable” plan.

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-comparable 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
- Plans from insurance companies not located within the United States
- Prescription discount plans

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

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- 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>

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 to determine your possible out-of-pocket costs. Also, if you are currently seeing a provider, please review the provider network to be sure the provider you are currently seeing participates in the plan you're considering.

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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 are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you're enrolled in annual coverage, you may only request coverage termination (and a pro-rated premium refund) in the following situations:

1. You're entering the armed forces.
2. You're enrolled in annual coverage and you wish to cancel the spring portion of your insurance because . . .
 - a. You will be leaving school during the fall semester (or prior to the spring semester).
 - b. You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector. Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).
 - c. You became eligible and enrolled in MassHealth (excluding MassHealth Limited, the 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).

If your situation falls under option two, you must file your request to terminate coverage with Gallagher Student Health & Special Risk no later than the last day of fall coverage.

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.

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Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, Waiver, Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/lesley , click the 'Customer Service' link
Benefits, claims, and claims payments and ID cards	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298: Phone: 1-888-753-6615 Website: www.bluecrossma.com
Preferred providers	Blue Cross Blue Care Elect PPO	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/lesley , click "Find a Doctor"
Participating pharmacies	Express Scripts	Phone: 1-800-892-5119 Website: www.gallagherstudent.com/lesley , click "Pharmacy Program"
Tax forms	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298: Phone: 1-888-753-6615
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615

Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings), SilverCloud	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com and http://campusfit.basixwellness.com
Assistance programs	Blue Care Nurse Advice Line & Health and Wellness Benefits	Phone: 1-888-247-BLUE (2583)
Telehealth Services	American Well	Phone: 1-800-821-1388 Website: www.bluecrossma.com

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