



Massachusetts Institute of Technology 2019–2020 Student Extended Insurance Plan Frequently Asked Questions

GETTING STARTED

How do I log in?

1. Go to www.gallagherstudent.com/MIT.
2. On the top right corner of the screen, click “Student Login.”
3. If you are logging in for the first time, your username will be your MIT email address, and your password will be your student ID number. You will be prompted to choose a new password the first time you log in.

How do I enroll?

Do nothing. Full-time MIT students and all students on J-1 or F-1 visas are automatically enrolled in the MIT Student Extended Insurance Plan and billed for the cost.

WAIVERS

How do I waive MIT Student Extended Insurance Plan coverage?

You can opt out of this coverage if your current insurance plan meets state requirements and is comparable to the MIT Student Extended Insurance Plan:

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven’t already).
3. On the left toolbar, click “Student Waiver”.
4. Follow the instructions to complete and submit the form.

Save a copy of your reference number. Note: This number only confirms submission of the form; it does not confirm approval of your waiver request.

What does “comparable coverage” mean?

To waive the Extended Plan, you must be insured by a plan that meets state requirements for comparable coverage of health services, meaning that it includes preventive and primary care, emergency services, surgical services, hospitalization benefits, outpatient services, mental health services, and prescription drugs. In addition, all of these services must be accessible in the Boston area.

For example, if your current plan is an HMO outside of eastern Massachusetts, your coverage will likely be limited — or unavailable — outside of your HMO’s service area. As a result, it probably won’t be considered “comparable coverage.”

Why does MIT use Gallagher Student Health to review waiver requests?

We do this to ensure the health and safety of our students while they are on campus. Gallagher reviews each waiver request to make sure the student has health insurance that will cover their care if they become sick or injured while in Cambridge. In the past, some students who waived the Extended Plan found that their coverage was not sufficient to cover the care they needed. Some students had to leave school and go home to

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get the care they needed. Others stayed at school and used expensive out-of-network providers, which left them with expensive bills to pay.

How does the waiver-request process work?

Gallagher verifies most waiver requests within 24 to 48 hours.

- They start by checking the insurance information you entered on your form to make sure it's accurate and that your coverage is active.
- They check to see if your insurance policy meets state requirements for “comparable coverage.”
- They let you know if your waiver request is approved through an email to the address you provided on your form. If they deny your request, they'll tell you why. They'll also guide you if you want to revise and resubmit your form and supporting documentation.

How do I edit the waiver form after it's submitted?

To edit your waiver form before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven't already).
3. On the left, click “View My Submitted Forms.”
4. Select the waiver form.
5. Update the form as needed.
6. Click “Submit Edit.”

Note: You cannot make changes to any form after the waiver/enrollment deadline. If you have questions, contact Gallagher Student Health Customer Service by calling 1-844-333-1466.

If I waive now but lose coverage before the next waiver/enrollment period, can I enroll in the Extended Plan?

Yes, if you waive and then lose your other coverage, that would be considered a “qualifying event” that allows you to enroll in the Extended Plan immediately. To do this, you must log on to the Gallagher [website](#) to submit a “Petition to Add” within 30 days. Once approved, your Extended Plan coverage will start on the date that your previous coverage ended.

If I enroll in an insurance plan through the Massachusetts Health Connector, may I waive the Extended Plan?

If you buy health insurance through the Massachusetts Health Connector, you will be allowed to waive the Extended Plan. You may also be eligible for financial assistance to help you pay for plans available through the Health Connector. If you are not eligible for financial assistance, be sure to review these plans carefully before purchasing. Many of them have high deductibles — that's the amount of your own money you need to pay before the insurance will pay for any care — and this may increase your out-of-pocket costs. In fact, depending on the healthcare services you need during the year, you could end up spending more with a high-deductible Health Connector plan than you would with the Extended Plan. You should also take a careful look at the

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plan’s provider network to be sure that you’ll have access to in-network providers near Cambridge.

I’ve waived, but now I’ve changed my mind. Can I still enroll in the Extended Plan?

If the August 15 deadline hasn’t passed, it’s easy to withdraw your waiver and get Extended Plan coverage. Just log in to www.gallagherstudent.com/MIT, and click on “View My Submitted Forms.” Select and open your waiver form, scroll to the bottom of the form, and click “Rescind This Submission.”

If you change your mind after the August 15 deadline, but before August 31, you can still withdraw your waiver with no penalty by calling Gallagher’s customer service line at 1-844-333-1466.

If you change your mind after August 31, you’ll be able to enroll for the spring term during the open enrollment period from December 15–January 15.

You can enroll outside of an open enrollment period only if your other insurance coverage ends. This could happen because you turn 26 and age off your parent’s plan, or because your parent, spouse, or partner loses a job and loses the insurance coverage under which you were covered. In that case, you would need to log on to the Gallagher [website](#) to submit a “Petition to Add” form and supporting documentation within 30 days of the date on which your other insurance coverage ended. If approved, your Extended Plan coverage will start on the date your previous coverage ended.

Do I have to waive every year?

Yes. MIT will automatically enroll you in, and bill you for, the MIT Student Extended Insurance Plan every year. At that point, you can waive coverage for the whole academic year. You must submit the waiver form by the August 15 deadline to have the charge removed from your bursar’s account.

FAMILY MEMBERS

Are my family members eligible to enroll?

Yes. Your eligible family members (or “dependents”) may include your spouse or “spousal equivalent” (a same-sex or opposite-sex partner you have lived with for at least four months) and your children up to 26 years of age.

There are several rules about enrolling family members:

- You must provide requested documentation to prove that your family members are eligible.
- You must purchase your family members’ insurance for the same time period as your own coverage. For example, if you choose annual coverage for yourself, your family members must also enroll for the whole year.
- If you waive Extended Plan coverage for yourself, you cannot buy Extended Plan coverage for your family members.

How do I enroll my family members (or “dependents”)?

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven’t already).

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3. On the left toolbar, click “Family Enrollment.”
4. Follow the instructions to complete and submit the form and any requested documentation. Your bursar’s account will be billed for the cost.
5. Save a copy of your reference number.

How do I edit the Family Enrollment form after it’s submitted?

To edit your Family Enrollment form before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven’t already).
3. On the left, click “View My Submitted Forms.”
4. Select the Family Enrollment form.
5. Update the form as needed.
6. Click “Submit Edit.”

Can I enroll my family members (“dependents”) later in the school year, outside of the waiver/enrollment period?

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

- You get married, and you want to add your new spouse.
- You have a child, and you want to add that new child.
- Your family member enters the country for the first time, and you want to add that family member.
- Your family member loses coverage under another insurance plan, and you want to add that family member.

In such cases, you must log on to the [Gallagher website](#) to submit a “Dependent Petition to Add” form and supporting documentation within 60 days of your family member losing insurance coverage or within 30 days of any other qualifying event. If approved, your coverage will start on the date of the qualifying event. Requests that miss the deadline will not be processed.

I am eligible to waive, because I have comparable insurance coverage, but my spouse and children don’t have health insurance. If I waive, can I still buy Extended Plan coverage for them through MIT?

No. You need to be enrolled in an MIT health insurance plan before you can buy that plan for your spouse and children. So, if you want your spouse and children to be covered by the Extended Plan, you need to be covered by the Extended Plan, too.

ONCE I’M ENROLLED

How do I get an ID card?

You have two options for obtaining an ID card:

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1. Put your card on your phone:

- Download the MyBlue app available from the [App Store](#) or [Google Play](#).
- Go to the “Account Home” section of our website to find your BCBS ID number.
- Open the app and use your BCBS ID number to create your account.

2. Ask BCBS to mail you a physical ID card: You can request a card by logging onto www.bluecrossma.com/myblue or calling 1-800-253-5210.

How do I view my account information?

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven't already).
3. On the left toolbar, click “My Account” .

How do I print an insurance verification letter?

You may need a letter to verify your insurance coverage for a visa or another reason. Verification letters are usually available 5–7 business days after your insurance eligibility is confirmed. To print a letter:

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven't already).
3. On the left toolbar, click “Account Home”.
4. Click on “Verification Letter” under “Coverage History”.

How do I change my address?

1. Go to www.gallagherstudent.com/MIT.
2. Log in (if you haven't already).
3. On the left toolbar, click “Customer Service”.
4. Under the “Choose Help Topic” dropdown menu, select “Address Change”.
5. Complete the required fields, and click “Submit.”

Make sure you also [notify MIT of your address change](#).

How do I find a provider?

When you need to use your Extended Plan coverage to receive care outside of MIT Medical, you can find in-network providers on the Blue Cross Blue Shield of Massachusetts [website](#), on the MyBlue app, or by calling 1-800-810-BLUE (2583). Your network is the “Blue Cross PPO/EPO” network.

To select a primary care provider (PCP) at MIT Medical, go to medical.mit.edu/choose to view available clinicians. Then follow the instructions on the website.

How do I fill prescriptions?

With the Extended Plan, you may use the [MIT Pharmacy](#) to fill prescriptions from MIT Medical providers or from outside clinicians with [an approved referral](#) from an MIT Medical provider. Your copayment — your out-of-

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pocket cost for each prescription — will always be lower at the MIT Pharmacy. Alternatively, you may fill prescriptions at any retail pharmacy in the Express Scripts network. To find participating pharmacies, go to the [Express Scripts Pharmacy Finder](#).

When you fill prescriptions at the MIT Pharmacy, you will pay a discounted rate* of:

- \$0 copayment for Tier 1 contraceptives
- \$10 copayment for all other Tier 1 medications
- \$20 copayment for Tier 2 medications
- \$30 copayment for Tier 3 medications

*The discounted rate does not apply to prescription medications that the MIT Pharmacy does not normally carry.

Do I need a referral from MIT Medical to see an off-campus health provider?

No, you may choose to see a provider outside MIT Medical without a referral. The Extended Plan is a Blue Cross Blue Shield “preferred provider organization” or “PPO.” This means that when you see a provider who participates in the plan’s network — with or without a referral — the insurance plan will cover more of the cost, which means you will pay less. But even though you don’t need a referral, there are some good reasons to get one:

- **Save time.** You can use MIT Medical’s referral specialists to avoid the hassle of finding an appropriate, in-network provider and booking the initial appointment.
- **Coordinate care.** With a referral, your MIT Medical provider automatically gets reports from the outside clinician or facility and can follow up to make sure you’re getting everything you need.
- **Fill prescriptions on campus.** With a referral on file, you can [fill prescriptions](#) from the outside provider at the [MIT Pharmacy](#) with a significantly lower copay than you would have at a retail pharmacy.

Once I’m enrolled in the Extended Plan, can I cancel it?

Once you are enrolled in the Extended Plan, you will almost always remain enrolled for that coverage period. However, if you have annual coverage, there are a few situations that allow you to cancel the spring portion of your Extended Plan coverage and receive a credit to your account for the unused portion:

- You will be leaving school prior to the spring semester. In this case, your insurance will be canceled automatically.
- You become eligible for, and enroll in, a Health Connector plan with financial assistance (a “ConnectorCare Plan”) through the Massachusetts Health Connector, with coverage beginning on or before the start of the spring health insurance coverage period (which begins *before* the start of the academic spring semester). In this case, you must file your request to terminate coverage no later than the last day of the fall health insurance coverage period.
- You become eligible for, and enroll in, MassHealth (excluding MassHealth Limited, the Health Safety Net or the Children’s Medical Security Plan), with coverage beginning on or before the start of the spring health insurance coverage period (which begins *before* the start of the academic spring semester). In this case, you must file your request to terminate coverage no later than the last day of the fall health insurance coverage period.

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ABOUT THE EXTENDED PLAN

What benefits does the MIT Student Extended Insurance Plan provide?

The MIT Student Extended Insurance Plan (Extended Plan) complies with the Affordable Care Act (ACA) and all other applicable federal and state mandates. It covers a variety of medical services, including hospital room and board, inpatient and outpatient surgical procedures, chemotherapy and radiation, inpatient and outpatient mental health services, acupuncture, visits to specialists, ambulance transport, emergency care, and prescription drugs.

All MIT students, regardless of insurance coverage, can use most services at MIT Medical with no copay and no additional charge. This includes routine physicals and examinations, most laboratory and X-ray screenings, gynecological exams, most immunizations, and mental health and counseling services.

When you need to use your insurance to get care outside of MIT Medical, your out-of-pocket costs will be significantly lower when you use in-network providers. When you use out-of-network providers, your potential out-of-pocket costs will be higher. You can find in-network providers (“Blue Cross PPO/EPO” network) on the Blue Cross Blue Shield of Massachusetts [website](#) or by calling 1-800-810-BLUE (2583).

Need more information about the Extended Plan? see the [Summary of Benefits and Coverage](#).

Does the Extended Plan include dental or vision benefits?

The Extended Plan covers pediatric preventive dental services for students and covered family members under age 19. The Extended Plan covers one routine vision exam every 12 months at MIT Medical.

How much does the Extended Plan cost?

	Academic Year 2020 (09/01/2019-08/31/2020)	Fall term only (09/01/2019-01/31/2020)	Spring term only (02/01/2020-08/31/2020)
Enrollment/Waiver Deadline	August 15, 2019	August 15, 2019	January 15, 2020
Student	\$3,269	\$1,362	\$1,907
Student and Spouse/Domestic Partner	\$5,343	\$2,226	\$3,117
Student and dependent(s)	\$3,597	\$1,498	\$2,099
Family (student, spouse/domestic partner/children)	\$5,671	\$2,362	\$3,309

Does my plan still cover me after I graduate?

Yes, but only until the end of the policy period for which you are enrolled and have paid your premium. So, for example, if you enrolled in and paid for annual or spring-semester coverage and graduate in the spring, you will be covered until August 31, which is the end of the policy period.

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IMPORTANT CONTACT INFORMATION

I have a question about...	Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/MIT ; click the “Customer Service” link
Benefits, claims, and claims payments	Blue Cross Blue Shield of Massachusetts	101 Huntington Avenue, #1300 Boston, MA 02199 Website: bluecrossma.com
Participating pharmacies	Express Scripts Through BCBSMA	Phone 1-800-814-4371
Tax forms	Blue Cross Blue Shield of Massachusetts	101 Huntington Avenue, #1300 Boston, MA 02199 Website: bluecrossma.com
Graduate Dental Plan	Blue Cross Blue Shield of Massachusetts	Phone: 1-800-814-4371

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