



2022/2023 Tulane-Sponsored
Student Health Insurance Plan (T-SHIP)
Domestic and International Students
Frequently Asked Questions



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GETTING STARTED

Where can I learn about the Student Health Insurance Plan (T-SHIP)?

Go to www.gallagherstudent.com/tulane

How do I log in?

1. Go to www.gallagherstudent.com/tulane.
2. Under “Profile”, click on LOG IN and enter your Tulane student login credentials.

ENROLLING IN MY T-SHIP

Am I eligible for student health insurance?

All degree-seeking undergraduate and graduate students (except executive program students) and all Tulane University sponsored students in J-1 status are automatically enrolled in T-SHIP on a hard waiver basis.

All other students taking at least three credit hours are eligible to enroll in T-SHIP on a voluntary basis. The three hour requirement is not applicable to students classified as dissertation students, graduate assistants, teaching assistants, research assistants or students having less than three credit hours to complete their degree requirements. All J-1 scholars and J-2 dependents are eligible to purchase T-SHIP on a voluntary basis.

How do I enroll?

Students who are required to have health insurance will be automatically enrolled in T-SHIP unless a waiver form is submitted and approved by the deadline. However, international students are enrolled on a mandatory basis and do not have the option to waive. For those students who know that they will need health insurance, we encourage you to actively enroll. To enroll.

1. Go to www.gallagherstudent.com/tulane
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
4. Complete the enrollment form.
5. You will receive an email confirmation.

Students who are eligible to enroll on a voluntary basis:

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
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/tulane.
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
4. Follow the instructions to complete the form to enter and enroll your “Dependent Spouse/Partner” and/or “Dependent Children”.

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 T-SHIP, documentation needs to be uploaded at the time of submission. For example a marriage certificate for Dependent Spouse or Birth Certificate for Dependent Child.

Can I enroll my dependents outside of the open enrollment period?

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

Once enrolled, can I cancel/terminate T-SHIP? Get a refund?

You may only terminate your enrollment in T-SHIP **before April 30 of the policy year** if you experience one of the following qualifying events:

- You become eligible for the first time for health insurance as a dependent on your parents' or guardians' policy.
- You become eligible for the first time for health insurance through new employment or a change in employment.
- You become eligible for the first time for health insurance due to a change in marital status.
- You are graduating at the end of the Fall semester, you may request to terminate the Spring/Summer coverage.

The health insurance plan must meet Tulane's standards for comparable coverage*. You must complete and submit a termination request and submit supporting documentation proving first-time eligibility **within 30 days of the qualifying event**.

You may also terminate T-SHIP if 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 who is withdrawing from your school and returning to your home country, you may qualify for a refund of premium. In these cases, please contact the Insurance Enrollment and Verification Office.

*Not applicable to graduating students.

How do I submit a Termination of Coverage Request?

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Termination of Coverage".
5. Follow the instructions to complete the form.

If approved, your T-SHIP coverage will terminate at the end of the month that it is being processed; and, you will receive a pro-rated refund (if applicable). For example, if you are terminating coverage at the beginning of the year, there may not be a refund, if the Spring/Summer premium has yet to be billed and/or paid.

WAIVING THE T-SHIP COVERAGE

Am I eligible to waive?

Domestic Students: To be eligible to waive T-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 to have 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 not available—outside of your HMO's service area and will not meet your school's waiver requirements.

International Students: You are enrolled on a mandatory basis and are not eligible to waive the student health plan.

Voluntary Students: There is no need to waive as you can enroll in T-SHIP on a voluntary basis, if desired.

What should I know before waiving?

Before waiving coverage, review your current policy and then consider these questions:

- Is your plan fully-compliant with the ACA? This means services should include, but are not limited to:
 - Preventive and routine/non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Urgent and Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work
 - Diagnostic x-rays
 - Physical therapy and Chiropractic Care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
- Does your plan's provider network 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 T-SHIP less expensive than the deductible of your private plan? 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.
- Are you an international student? If so, you won't be able to waive coverage.

If you do not complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your T-SHIP.

If you decide to waive coverage, you will not have another opportunity to enroll in T-SHIP until the following plan year unless you experience a qualifying event.

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

What is comparable coverage?

Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the Affordable Care Act (ACA). See "What should I know before Waiving?"

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
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Click "Waive".
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.

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. Here is 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 1-2 business days.
- Once we verify your coverage, we'll email you at the address you provided on your form to let you know if your waiver request was approved or denied. 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.

Can I edit my form after I've submitted it?

Yes, if it's before your waiver/enrollment deadline of August 15, 2022.

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Edit Waiver".
5. Select the form you want to edit.
6. Update the form as needed.
7. Click "Update & Submit".

NOTE: You can edit your waiver up to 5 times.

You may not edit your form after August 15, 2022.

Can I rescind my form after I've submitted it?

Yes, only if it's before your waiver/enrollment deadline of August 15, 2022.

6. Go to www.gallagherstudent.com/tulane.
7. Follow the login Instructions.
8. Navigate to "Account Details".

9. Click [“Click here to rescind your waiver”](#).

10. Click “Rescind My Waiver”.

NOTE: Once waiver is rescinded, this action cannot be reversed.

You may not edit your form after August 15, 2022.

May I use one of my state's health insurance plans to waive my T-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 T-SHIP. Please review these plans carefully. Many of them will have a higher deductible and copayments and lower coinsurance than that of your T-SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you'll have In-Network providers near your campus.

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

If you waive T-SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- 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

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/tulane.
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

ABOUT MY BENEFITS

What do my benefits include?

Your T-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.

Routine physicals and screenings, in absence of illness, are only covered when services are provided by Student Health Center. This includes 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 \$250 per Insured, per policy year deductible for In-Network services and a \$500 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- Prescription drugs are covered for a 31-day supply after a:
 - \$20 copay for a generic/Tier-1 drug;
 - \$50 copay for a preferred brand name/Tier-2 drug;
 - \$80 copay for a non-preferred brand name/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 review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/tulane.

How can I get more information about my plan?

Go to: www.gallagherstudent.com/tulane.

Do I need a referral from my school's Health Services to see an off-campus health provider?

Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals work and any exceptions to the referral process, check out your T-SHIP brochure.

How much does my student health insurance cost?

See chart below

	Annual (08/19/2022-08/18/2023)	Spring/Summer (01/01/2023-08/18/2023)
Enrollment/Waiver Deadline	August 15, 2022	January 16, 2023
Student	\$3,063.00	\$1,930.00
Spouse/Domestic Partner	\$3,063.00	\$1,930.00
One Child	\$3,063.00	\$1,930.00
Two or more Children	\$6,126.00	\$3,860.00
Spouse and 2 or more Children	\$9,189.00	\$5,790.00

Have changes been made to this year's plan?

No changes were made to the Plan for the 2022-2023 Policy Year.

How do I find a doctor?

1. Go to www.gallagherstudent.com/tulane.
2. Scroll down to the bottom of the landing page.
3. Click on "Find a Doctor".

How do I find a pharmacy?

1. Go to www.gallagherstudent.com/tulane
2. Scroll down to the bottom of the landing page.
3. Click on "Pharmacy Program".

Does my T-SHIP plan include dental and/or vision insurance?

If you are 18 or younger, T-SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your T-SHIP brochure or certificate of coverage for details.

For other dental and vision options, see “Are there other products and services available to me?”

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

Yes, your plan covers you wherever you are. As long as you are enrolled in T-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 for emergency medical evacuation or repatriation of remains. It's important to contact UnitedHealthcare Global Toll-free within the United States at 1-800-527-0218, or Collect from outside of the United States at 1-410-453-6330, before making arrangements on your own. Otherwise these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your T-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.

Am I still covered after I graduate?

You are covered under your T-SHIP until the end of the policy period for which you are enrolled in T-SHIP and have paid your premium. **Students graduating in December can remain covered until the end of the policy year (August 18, 2023). December graduates who wish to terminate T-SHIP due to graduation must submit a request in writing to terminate your spring/summer coverage to healthins@tulane.edu.**

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 may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/tulane.

How does the ACA affect my T-SHIP?

Your T-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.

What other insurance products are available to students?

The following services are also available to students:

- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/tulane or www.uhcsr.com/tulane. All students are eligible to enroll, you do not have to be enrolled in T-SHIP.

GENERAL ACCOUNT INFORMATION

How do I obtain an ID Card?

ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to www.uhcsr.com and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
3. Complete the registration form using your name, date of birth and student ID number.
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, Explanation of Benefits (EOBs) and other plan-related information including updating your coordination of benefit (COB).

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2021, 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 print my verification letter?

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

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

How do I change my address?

Please contact your school to update your address.

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 Website: www.gallagherstudent.com/tulane , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare Student Resources	P.O. Box 809025 Dallas, TX 75380 Phone 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/tulane , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
Voluntary Dental and Vision	UnitedHealthcare	www.uhcsr.com/Tulane Please refer to the customer service number on the back of your ID card.
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHGlobal.com
Additional Student Assistance Programs	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-866-0895 Website: www.telehealth4students.com