



**University of Maryland,
Baltimore
2020-2021 Student Health
Insurance Plan (SHIP)
Frequently
Asked
Questions**

“How do I...?”

Log in

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

Enroll in SHIP

1. Go to www.gallagherstudent.com/umb.
2. Click ‘Student Waive/Enroll’.
3. Login. Your user account has been created for you. Your user name is your UMB email address. Your temporary password is your Banner ID (which you can get by clicking the “Registration Status” link on the welcome page in SURFS). If your Banner ID is @00123456, enter 000123456 as the password. You will be prompted to reset your password the first time you log in. A secure link will be sent to your UMB email address to complete the process. Once the password is reset you will not receive a prompt again.
4. On the left toolbar, click “Student Waive/Enroll”.
5. Click the “I want to Enroll/Waive” button.
6. Follow the instructions to complete the form.
7. Save a copy of your reference number. This number only confirms submission, not approval of your form.

Vision Enroll

1. Go to www.uhcsr.com/umaryland
2. Under Vision – Student Plan, click on “Explore Policy”
3. Click “Enroll Now”
4. Follow the instructions to complete the form and pay online.

Enroll my dependents

1. Go to www.gallagherstudent.com/umb.
2. Click “Dependent Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Follow the instructions to complete the form and submit payment.
5. Save a copy of your reference number.

Waive SHIP

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“How do I...?”

If your current insurance plan is comparable to the SHIP: Go to www.gallagherstudent.com/umb.

1. Go to www.gallagherstudent.com/umb.
2. Click ‘Student Waive/Enroll’.
3. Login. Your user account has been created for you. Your user name is your UMB email address. Your temporary password is your Banner ID (which you can get by clicking the “Registration Status” link on the welcome page in SURFS). If your Banner ID is @00123456, enter 000123456 as the password. You will be prompted to reset your password the first time you log in. A secure link will be sent to your UMB email address to complete the process. Once the password is reset you will not receive a prompt again. Follow the instructions to complete the form and pay online.
4. On the left toolbar, click “Student Waive/Enroll”.
5. Click the “I want to Enroll/Waive” button.
6. Follow the instructions to complete the form.
7. 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/umb.
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/umb.
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 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

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“How do I...?”

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.uhcsr.com/MyAccount.
2. Log in or “Create Account”
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, Claim information, EOBs and other plan-related information.

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

View my account information

1. Go to www.gallagherstudent.com/umb.
2. Log in by following the instructions on the website (if you haven’t already).
3. 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

1. Go to www.gallagherstudent.com/umb and click on “Find a Doctor”
2. Log in by following the instructions.

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/umb and click on “Pharmacy Program”
2. Log in by following the instructions.

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Insurance Plan Benefits

What benefits does your SHIP provide?

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 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 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 coinsurance is less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

- \$100 per policy deductible for In-Network medical services
- \$200 per policy deductible for Out-of-Network medical services
- For prescription drugs from retail participating pharmacies, you will pay for a 31-day supply:
 - a \$20 copay for a Tier-1 drug
 - a \$40 copay for a Tier-2 drug
 - a \$70 copay for a Tier-3 drug
- Note: in some cases, your doctor must get permission, "Prior Authorization" from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at www.gallagherstudent.com.

Need more information about your plan?

Go to www.gallagherstudent.com/umb

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

- United Healthcare Pharmacy has implemented prior authorization and step therapy pharmacy programs for certain medications. Students taking a prescription that falls under one of these programs will receive a specific communication, via mail, from UnitedHealthcare StudentResources about these programs.

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. The same holds true for your enrolled eligible dependents as long as they are 18 or younger. For details, refer to your SHIP brochure or certificate.

More information about your dental and vision options

To enroll in a voluntary dental plan through Ameritas Dental (additional cost), go to www.gallagherstudent.com/dental. The types of plans and availability of plans vary by state. The voluntary Vision Insurance Plan is through UnitedHealthcare. See enrollment instructions on page 2, under "Who Do I..."

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How much does the Vision Plan cost?

	Annual (08/01/2020-07/31/2021)	Spring (02/01/2021-07/31/2021)
Enrollment/Waiver Deadline	September 15, 2020	February 15, 2021
Student	\$137.04	\$137.04
Student & Spouse	\$259.80	\$259.80
Student & Children	\$304.80	\$304.80
Student & Spouse & Children	\$428.64	\$428.64

How much does the SHIP cost?

	Fall (08/01/2020-01/31/2021)	Spring (02/01/2021-07/31/2021)
Enrollment/Waiver Deadline	September 15, 2020	February 15, 2021
Student	\$2,129	\$2,095

	Annual (08/01/2020-07/31/2021)	Spring (02/01/2021-07/31/2020)
Enrollment/Waiver Deadline	September 15, 2020	February 15, 2021
Spouse	\$4,224	\$2,095
One Child	\$4,224	\$2,095
Two or more Children	\$8,448	\$4,190
Spouse + 2 or more Children	\$12,672	\$6,285

All dependent rates **do not** include the student rate. Student insurance payments are facilitated through your UMB student account.

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, seeking care or advice first from Health Services 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 <http://www.umaryland.edu/studenthealth/>

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.

More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 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

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UnitedHealthcare Global to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, 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 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.

Does my plan still cover me after I graduate?

You will be covered under your SHIP until you graduate. If you graduate in December, your coverage will end on January 31, 2021. If you paid for annual coverage for your dependent and graduate in December, your dependent coverage will also end on January 31, 2021 and a refund will be issued for your dependent after coverage ends on January 31, 2021. If you graduate in May, your coverage will end on July 31, 2021. At this time there is no ability to extend coverage after the end of the policy year.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

All full-time students taking 9+credit hours are automatically billed for and enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by selecting the waiver option on the Health Insurance Decision Form. Any student taking less than 9 credit hours will not be automatically billed, but are eligible to enroll on a voluntary basis.

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.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com and clicking on "Dependent Enroll"

Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

Qualifying events for enrolling your dependents

You can add eligible dependent(s) if one of these qualifying events occurs:

- You get married

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- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

In such cases, you must submit a Dependent Petition to Add Form, supporting documentation, and payment to Gallagher Student Health & Special Risk within 60 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 60 days will not be processed.

Note: Your premium is prorated. Once your dependent is enrolled, you can't terminate coverage unless you lose your Student Health Insurance eligibility.

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?
- 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

Are you an international student? If so, you won't be able to waive coverage.

- If you are taking 9 or more credits and don't complete a decision 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 be able to sign up until the next open enrollment period
- 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:

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- 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
- 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>

Will you audit or verify my waiver request?

Yes, we will audit or verify your request. This is to make sure your insurance plan will cover you when you're at school.

More information about our waiver review process

Here's 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 2 business days.
- Once we verify your coverage, we'll let you know whether we approved your waiver via an email to the address you provided on your form. 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.

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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. Many of them will have a deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status.

Enrolling mid-year in a state marketplace plan will not allow you to cancel your SHIP.

Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

You can cancel coverage and get a refund only if you gain new coverage within 60 days of the qualifying event due to marriage.

If you enroll in the fall with annual coverage and gain new coverage, you can submit a waiver for the spring semester. If you miss the fall/annual waiver period, you may submit a request to waive spring coverage.

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Plan Enhancements

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, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/umb , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
In-Network providers	UnitedHealthcare Choice Plus PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/umb , click 'Find a Doctor'
In-Network pharmacies	OptumRx	Phone: 1-800-248-1062 Website: www.gallagherstudent.com/umb , click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	Website: www.gallagherstudent.com/dental
Voluntary Vision	UnitedHealthcare Vision	Website: www.uhcsr.com/umaryland Under Vision – Student Plan, click on "Explore Policy" Click "Enroll Now" Follow the instructions to complete the form and pay online
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@UHCGlobal.com

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Answer Needed	Who To Contact	Contact Information
Telehealth services	HealthiestYou (Medical & Behavioral)	Phone: 1-855-870-5858 Website: www.telehealth4students.com
Student Assistance Program	Student Assistance Program	Phone: 1-877-862-1172

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