



UNIVERSITY *of* MARYLAND
BALTIMORE

University of Maryland, Baltimore (UMB)

Frequently Asked Questions

2022-2023 Accident Only Insurance Plan

Policy #US096620

Mandatory Enrollment

Who do I contact if I have questions or need help?

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-844-288-4916

Website: www.gallagherstudent.com/umb,

Questions about a specific claim or claims payment?

HealthSmart Benefit Solutions
3320 West Market St., Suite 100
Fairlawn, OH 44333

Email: akronclaims@healthsmart.com

You can also register for StatusLink in order to be able to review your claims online. To register, go to www.healthsmart.com and click on "StatusLink".

Enrollment/Eligibility

Who is eligible?

All full-time registered students and MSHS-Physician Assistant Concentration students will be enrolled in and billed for the UMB Accident Only Insurance Plan.

How do I enroll?

Eligible students do not need to submit an enrollment form. UMB will submit a roster of student information to Gallagher Student Health to enroll all eligible students.

Accident Insurance Plan Benefits

How much does the accident insurance plan cost?

The rate for the 2022-2023 student accident insurance plan is \$30.00 per student per year and is billed \$15 per student per semester.

Is the \$30.00 fee refundable?

The fees are refunded only if the student withdraws prior to the start of class for each semester. Otherwise, the fees are non-refundable.

What is covered under the UMB Accident Only Insurance Plan?

- When an Accident occurs while on campus, attending a practicum program or other recognized student group approved by the College or during travel to and from a program, the plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, durable medical equipment, emergency care and prescription drugs.
- The maximum benefit allowed for each accident is \$50,000.
- Services are covered at 100% of Reasonable and Customary Charges.
- Please refer to www.gallagherstudent.com/umb for complete details regarding coverage, limitations, and exclusions.

Does a Covered Person need to be on campus for coverage to take into effect?

Eligible students are covered while on campus, attending or participating in a college-sponsored or recognized activity, including practicums. This includes traveling to or from the Covered Person's home, and campus, within the entire state of Maryland. The covered travel time includes the period before the Covered Person's required attendance time and the period after his dismissal or when he completes any extra duties.

Is coverage in place for a student who is travelling internationally for a required course activity?

International travel is covered, but cannot exceed two hours each way.

Is coverage in place for a student who is studying at the college library on campus on a day when his/her class is not in session?

Coverage is in place while on school premises, during school hours, and on school days.

Is coverage in place for a student who is driving to and from a school sponsored event?

Coverage is in place to and from a school sponsored event within the entire state of Maryland.

For a student who has a blended online course, is coverage in place for the portion of the course when the student is required to be on campus?

Yes, the student with blended courses is covered when required to be on campus, as long as premium has been paid for that student.

What is considered a “blended online course”?

Blended online courses are a mix of online and regular in-person courses. Online courses don't necessarily require students to physically attend class while regular courses do.

Do I Get an ID Card?

ID cards are available online. To print an ID card, students should complete the following steps:

1. Go to <https://webexchange.healthsmart.com>,
2. Under Create Account, select “Employer”, click Create Account
3. Complete the form, the group number is SH56822
4. Choose the option “coverage” tab below the main Banner. The options are Claims, Coverage, Ded/Plan Max and Transactions
5. In the bottom left hand side of the new page there will be a box with a Blue banner reading “ID”. Inside that box is a button labeled “Temp ID Card” click that button and an identification card will open in a new window.

Does this plan have a deductible?

No, the 2022-2023 UMB Accident Only Insurance Plan does not have a deductible.

What is a deductible?

Deductible means the amount for which you are responsible before payment is made by the claims company.

Finding a provider

Can I go to any doctor or hospital?

Yes, you can go to any licensed provider.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your accident insurance ID card that you print off the website. However, if do you receive a bill or you paid for a service and need to be reimbursed, you should submit your bill (and proof of payment if seeking reimbursement) and completed claim form, which can be found at www.gallagherstudent.com/umb, under My Resources, click on 'Accident Only Claim Form'.

Make sure your name, insurance ID number, and school name are on the bill and make a copy for your records. Submissions should be sent to:

**HealthSmart Benefit Solutions
3320 West Market St., Suite 100
Fairlawn, OH 44333**

Students can submit accident details and other coverage information via the below links:

Accident:

<https://fs11.formsite.com/HealthSmart/OtherInsurance/index.html>

Other coverage:

<https://fs11.formsite.com/HealthSmart/Accident-Details-generic/index.html>

How Can I check the status of my own claims?

You can go to www.statuslink.com create a User Name and Password and look up a specific claim or view a list of all claims submitted.

Can I purchase coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.

Optional Additional Products

The following product is available to all students at UMB. To learn more about this product and the associated cost, please visit us at www.gallagherstudent.com, select your school, then click on "Additional Products".

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any college or university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Low deductibles

Attractive pricing - \$3,000 of coverage for about \$76 per year

Worldwide protection - covers US students studying abroad and International Students studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee if not satisfied

Identity Theft Protection

This document is only a summary of the benefits available. Please refer to the Summary Plan Description for a description of the benefits available and exclusions and limitations of the plan.