

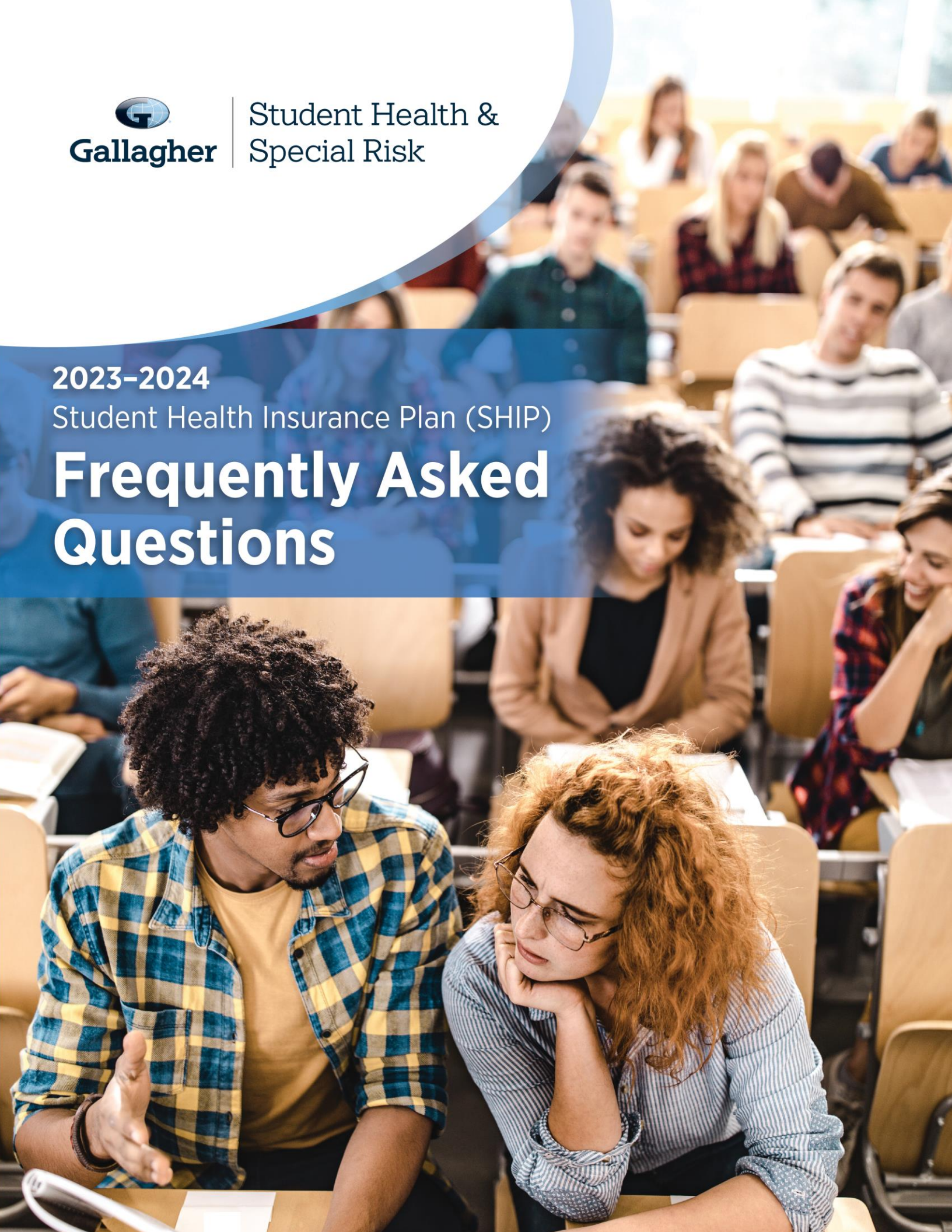


Student Health &  
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions



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## Getting Started

### Where can I learn about the student health insurance plan (SHIP)?

Visit [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All full-time students (Graduate/Professional taking 9 credit hours or more, Undergraduate taking 12 credit hours or more) are automatically billed for and enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by selecting the waive option once logged in. All Graduate/Professional students taking less than 9 credit hours will not be automatically billed, but are eligible to enroll on a voluntary basis.

Students who are on an approved medical leave of absence, who have been enrolled in the Student Health Insurance Plan for the year immediately going on the approved medical leave of absence can request to be enrolled for SHIP. The deadline to submit the request is August 1, 2022 and a form can be found at [www.gallagherstudent.com/UMB](http://www.gallagherstudent.com/UMB) under "Resources".

Special students registered for courses who are not automatically enrolled in the Student Health Insurance Plan may be eligible for coverage. Contact the Insurance Office prior to the start of the semester.

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.

### How do I login to enroll or waive (opt out) of SHIP?

1. Visit [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb)

Under "Profile," click "Log In" and enter your student login credentials

### How do I enroll or waive?

To view your coverage details:

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb)
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

## How do I enroll my dependents?

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).
2. Follow the login Instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. Enrollment confirmation will be sent.

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 SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

## Am I eligible to waive?

To be eligible to waive your 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 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 unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

## How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).
2. Follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.

**Note:** *Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.*

## 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.

### Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of 9/15/2023.

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."
5. Click "Rescind My Waiver."

**Note:** Once waiver is rescinded, this action cannot be reversed. You may not edit your form after 9/15/2023.

### If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

### 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

### To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).
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:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

## Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full coverage period. You have no option to terminate coverage unless 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 withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

## About My Benefits

### What do my benefits include?

Your 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. 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 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. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$100 per insured, per policy year deductible for in-network services and a \$200 per insured, per policy year deductible for out-of-network services.
- It has a \$15 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
  - \$20 copay for a generic/tier-1 drug.
  - \$40 copay for a preferred brand name/tier-2 drug.
  - \$70 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 see review your plan's pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).

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

No, you do not need a referral. However, it's a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at: <http://www.umaryland.edu/studenthealth/>

### How can I get more information about my plan?

Go to [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb).

### Have changes been made to this year's plan?

Here are the changes made for the 2023–2024 Policy Year:

Fertility preservation for iatrogenic infertility is covered as any other service for patients who provide applicable medical documentation and prior authorization. For the benefit to apply, the member must have an upcoming medical treatment that causes irreversible infertility, such as chemotherapy, radiation treatment and bilateral oophorectomy, due to cancer.

Services include the following procedures, when provided by or under the care or supervision of a physician:

- Collection of sperm
- Cryopreservation of sperm
- Ovarian stimulation, retrieval of eggs and fertilization
- Oocyte cryopreservation
- Embryo cryopreservation

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

Yes, your plan covers you wherever you are. If you are enrolled in 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 emergency medical evacuation or repatriation of remains. It's important to contact UnitedHealthcare Global at 1-800-527-0218 before making arrangements on your own. Otherwise, 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 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 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 will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. 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 won't be able to continue your coverage after your policy terminates.

### What other services are available to me through my SHIP?

The following services are also available to students:

- Personal property and Renters Insurance are available to all students on a voluntary basis 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](http://www.gallagherstudent.com/property) to get a quote and enroll. Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.
- 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/dental](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://www.gallagherstudent.com/vision). The types of plans and availability of plans vary by state. All students are eligible to enroll, you do not have to be enrolled in SHIP.
- Tuition Refund Insurance is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

### 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](http://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.

### How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, 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 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 <a href="http://www.gallagherstudent.com/umb">www.gallagherstudent.com/umb</a> ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>

Answer Needed	Who To Contact	Contact Information
In-Netw ork Providers	UnitedHealthcare  Choice Plus PPO	Phone: 1-866-948-8472  Website: w ww.gallagherstudent.com/umb, click 'Find a Doctor'
In-Netw ork Pharmacies	UHCP Pharmacy Program	Phone: 1-800-248-1062  Website: w ww.gallagherstudent.com/umb, click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	Website: w ww.gallagherstudent.com/dental
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) 800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  UNI-CARE (Dental Savings) 800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  SilverCloud (Behavioral Health) <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>	

Answer Needed	Who To Contact	Contact Information
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: <a href="mailto:assistance@UHGlobal.com">assistance@UHGlobal.com</a>
Telehealth Services	HealthiestYou (Medical & Behavioral)	Phone: 1-855-870-5858  Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>