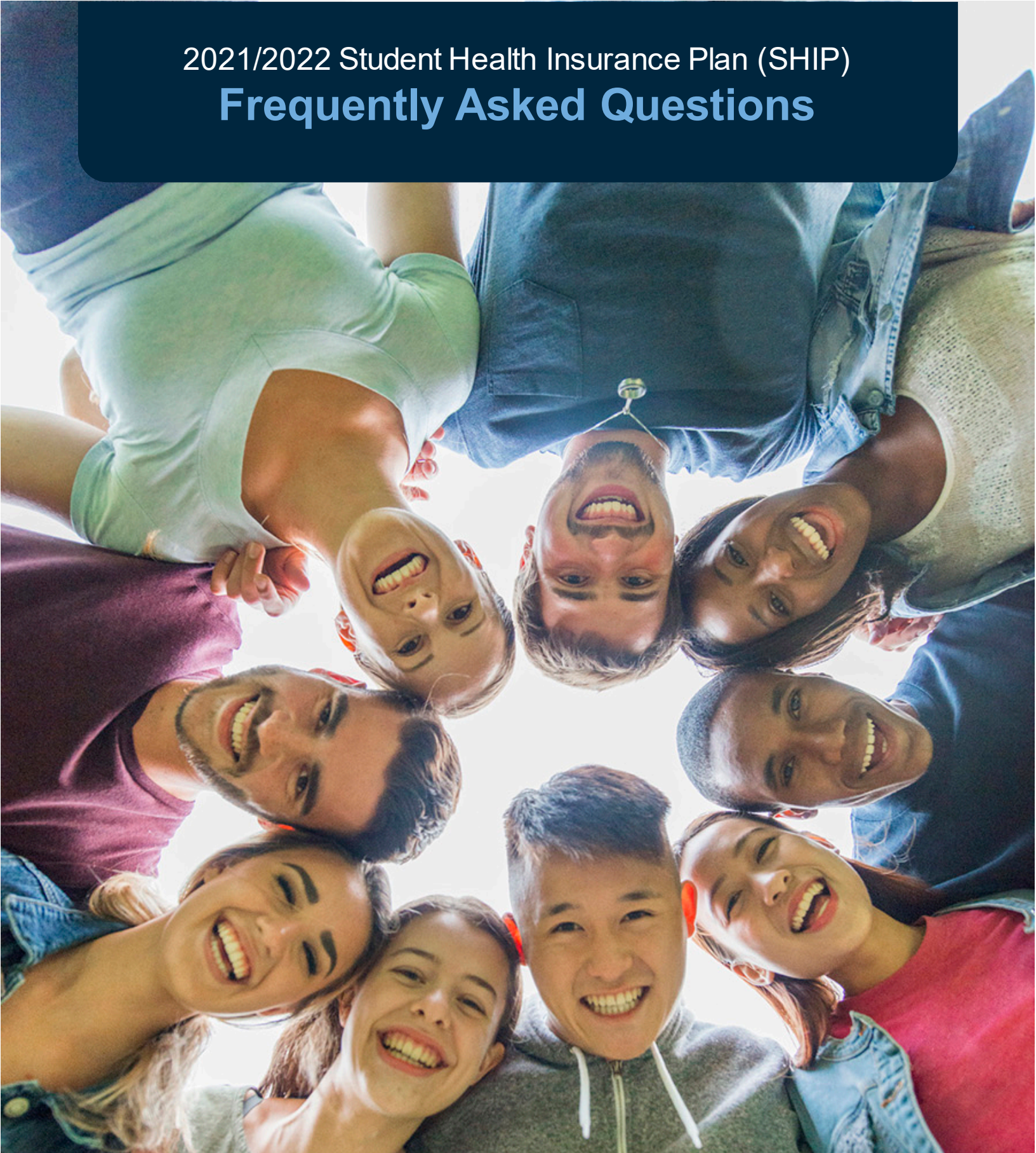


# 2021/2022 Student Health Insurance Plan (SHIP) Frequently Asked Questions



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## Getting Started

**Q Where can I learn about the Student Health Insurance Plan (SHIP)?**

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

**Q How do I log in?**

A 1. Go to [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS).  
2. Under "Profile", click on LOG IN and enter your UMS student login credentials.

## Enrolling in my SHIP

**Q Am I eligible for student health insurance?**

A All undergraduate students taking 9 or more credit hours per semester and graduate students taking 6 or more credit hours per semester are eligible to enroll in the Student Health Insurance Plan on a voluntary basis.

Students must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses are not eligible for the student insurance plan, unless you are a degree-seeking student and a resident of Maine.

**Q What do I do if I am a graduate student awaiting confirmation to be a graduate assistant?**

A Contact Jessica Oulette, [Jessica.oulette1@maine.edu](mailto:Jessica.oulette1@maine.edu)

**Q How do I enroll?**

A 1. Go to [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS).  
2. Under "Profile", click on LOG IN and enter your UMS student login credentials.  
3. Click "Enroll".  
4. Follow the instructions to complete the form.  
5. You will receive an enrollment confirmation email.  
6. You will receive a separate email with a link to submit payment.

**Q How do I enroll my dependents?**

A This plan does not offer coverage for your dependents.

**Q Once enrolled, can I cancel? Get a refund?**

A Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case we will refund a pro-rated share of your premium.

## About My Benefits

**Q What do my benefits include?**

A. 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 of 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 \$400 per Insured per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after:
  - a \$15 copay for a generic/Tier-1 drug
  - a \$45 copay for a preferred brand name/Tier-2 drug
  - a \$75 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 plans' pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS).

**Q How can I get more information about my plan?**

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

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

A No, you don't need a referral. However, if your campus has an onsite Student Health Center, 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. Please refer to the Student Health Center links under the 'Resources' tile at [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS) for more information.

**Q How much does my student health insurance cost?**

A See chart below

	Annual Coverage 08/01/2021 - 07/31/2022	Spring Coverage 01/01/2022 - 07/31/2022
<b>Enrollment Deadline</b>	<b>September 13, 2021</b>	<b>September 13, 2021</b>
<b>Student Only*</b>	\$3,624	\$2,104

\*A nominal, non-refundable processing fee applies.

**Q What are my options for paying the premium?**

A You will need to pay the premium when you enroll. The premium cannot be added to your UMS student account. You can pay by credit card or e-check. There is an installment option that allows you to divide the payments throughout the year. You need to make an initial payment of three (3) months of premium from a credit card or checking account and then pay the remaining 9 equal monthly installments via automatic deductions. Payments will be deducted on the same day each month, based upon the date the initial payment was made. There is a one-time \$15 fee for credit card payments and a one-time \$5 fee for e-check.

**Q Have changes been made to this year's plan?**

A No changes were made to the Plan for the 2021-2022 Policy Year.

**Q How do I find a doctor?**

- A
1. Go to [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS).
  2. Click on "Find a Doctor."

**Q How do I find a pharmacy?**

- A
1. Go to [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS).
  2. Click on "Pharmacy Program."

**Q Does my SHIP plan include dental and/or vision insurance?**

- A If you're 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. Refer to your SHIP brochure or certificate of coverage for details.

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

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

- A Yes, your plan covers you wherever you are. As long as you're 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 for emergency medical evacuation or repatriation of remains. It's important to contact GeoBlue at 1-833-511-4763 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 are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

**Q Am I still covered after I graduate?**

- A. 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.

**Q How does the ACA affect my SHIP?**

- A. Your SHIP fully complies with the ACA. Being ACA compliant means your plan offers essential health benefits, including 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. Some states have kept a state tax penalty for not having health insurance and 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.

**Q What other services available to me through my SHIP?**

- A. The following services are included and complement your SHIP program:
- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
  - **EyeMed Vision** — through this program, you can receive discounted services for eye exams, glasses, or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.
  - **SilverCloud** — an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs, and support for depression, anxiety. Stress, resilience, and sleep programs, anytime, anywhere.

**Q What other insurance products available to students?**

- A. 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/UMS](http://www.gallagherstudent.com/UMS) 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. Please visit [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS). 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.

## General Account Information

**Q How do I obtain an ID Card?**

- A. ID cards are usually available 5-7 business days after your enrollment is processed by Anthem. ID cards are available online through the Sydney Health app available in the App Store or Google Play.

To access your ID card:

1. Register on [www.anthem.com/](http://www.anthem.com/) or the Sydney Health mobile app with your student I.D.
2. Once you're logged in, check to make sure your ID card preference is set to 'digital.'

Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists

**Q How do I obtain a tax form?**

A 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.

**Q How do I print my verification letter?**

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

1. Go to [www.gallagherstudent.com/UMS](http://www.gallagherstudent.com/UMS).
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Verification of Coverage".

**Q How do I change my address?**

A If prior to September 13, 2021, please contact the UMS Bursar's Office by phone at 207.581.1521 or by email at [umbursar@maine.edu](mailto:umbursar@maine.edu) to update your address. If after this date, please log into your Gallagher Student account and edit your address under Profile.

**Q Who do I contact?**

A 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: <a href="http://www.gallagherstudent.com/UMS">www.gallagherstudent.com/UMS</a> , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	Anthem BCBS	Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752: Phone: (844) 412-0752
Preferred Provider Network	Anthem BlueChoice PPO Network	Website: <a href="http://www.gallagherstudent.com/UMS">www.gallagherstudent.com/UMS</a> , click "Find a Doctor"
Participating pharmacies	IngenioRx	Website: <a href="http://www.gallagherstudent.com/UMS">www.gallagherstudent.com/UMS</a> , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>  Basix Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a>  Silvercloud Website: <a href="https://qsh.silvercloudhealth.com/signup/">https://qsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	GeoBlue	Call Collect: 1-833-511-4763
Telehealth services	Livehealth Online	Website: <a href="http://www.livehealthonline.com">www.livehealthonline.com</a> :