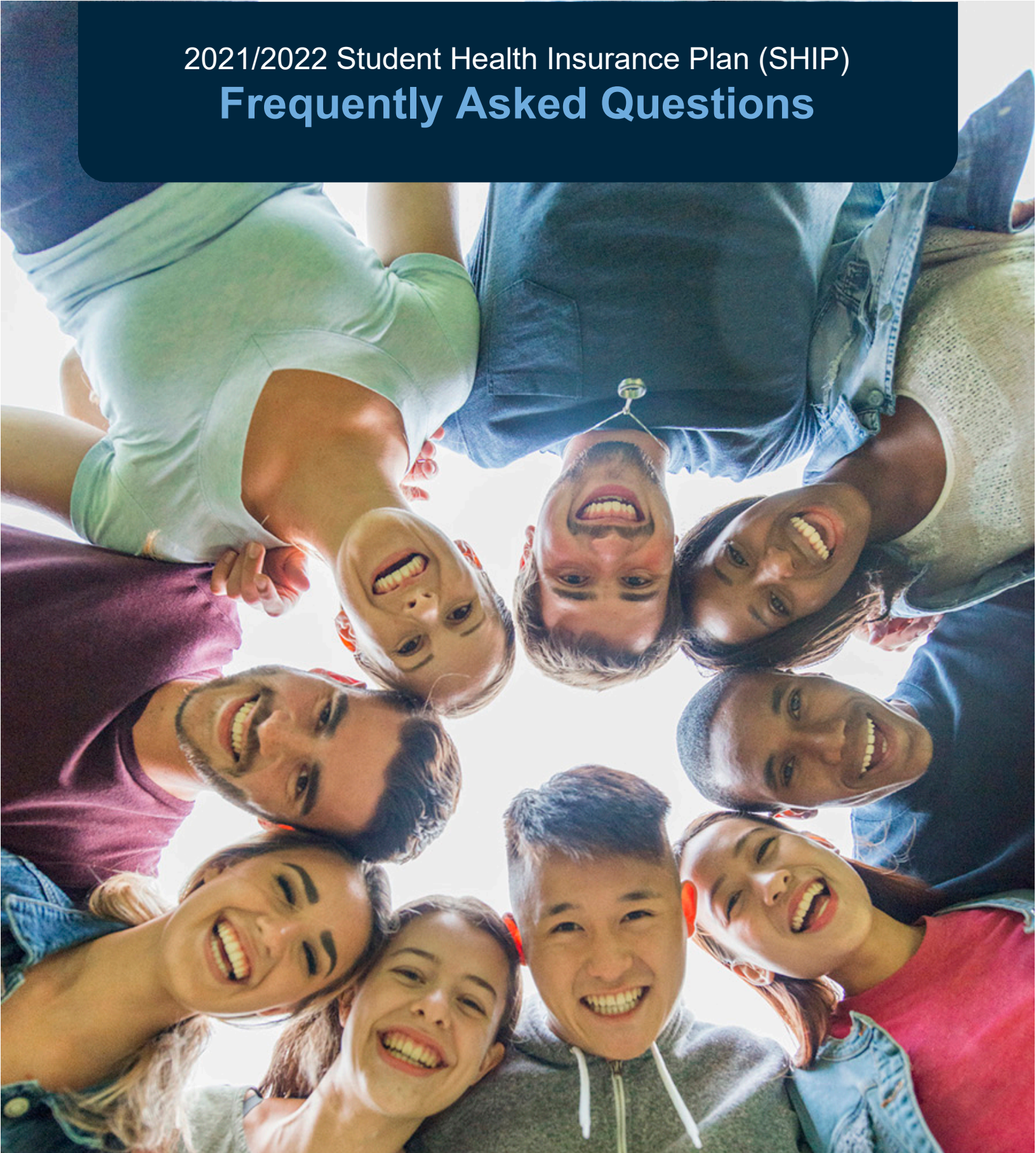


2021/2022 Student Health Insurance Plan (SHIP) Frequently Asked Questions



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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.

Q How do I log in?

A 1. Go to 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 Graduate Assistants (Orono only) and International Students (Orono, Southern Maine, and Machias only) are eligible. Domestic grad assistants (Orono) need to be appointed first through the Graduate School before completing the enrollment or waiver process.

All eligible registered students taking credit hours are automatically enrolled in this insurance plan unless proof of comparable coverage is furnished.

All U.S. half-time (20 hours of work a week) Graduate Assistants, Fellows, and Trainees (GAFT), earning at least The University of Maine's established minimum stipend (\$1,733) per month during the fall and spring semesters are automatically enrolled in The University of Maine GA/INT Student Health Insurance Plan (Anthem), unless proof of comparable coverage is furnished. All F-1 and J-1 international students and Scholars are automatically enrolled in this insurance plan unless proof of comparable coverage is furnished.

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 How do I enroll?

A 1. Go to 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.

Q How do I enroll my dependents?

- A
1. Go to 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 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 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.

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

- A 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

In such cases, you must submit a Dependent Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at www.gallagherstudent.com/UMS. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

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

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, 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.

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

Waiving the SHIP Coverage – Graduate Assistants

Q Am I eligible to waive?

A For domestic Graduate Assistant students, 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 at least emergency services while you are at school?
- Out-of-state HMO and Medicaid plans are acceptable.

As a Graduate Assistant, 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).

Q What should I know before waiving?

A As a Graduate Assistant, 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 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
 - Diagnostic x-rays
 - Physical therapy and Chiropractic Care
 - Immediate coverage for pre-existing conditions
 - No maximum annual benefits

- Is the annual cost of your 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.

If you don't complete a waiver 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 have another opportunity to enroll in 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>.

Q What is comparable coverage?

A 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)
- Short term medical plans
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Plans from insurance companies not located within the United States
- Prescription discount plans

Waiving the SHIP Coverage – International Students

Q Am I eligible to waive?

A For domestic, international students, before waiving coverage, review your current policy and then consider the following question:

- Does your plan comply with the J1 Visa requirements (even if you have a different visa)?
 - Medical Benefits of at least **\$100,000 per accident or illness**
 - Repatriation of Remains in the amount of **\$25,000**
 - Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of **\$50,000**
 - A deductible not to exceed **\$500 per accident or illness**

- A policy underwritten by an insurance carrier with:
 - an A.M. Best rating of "A-" or above;
 - a McGraw Hill Financial/Standard & Poor's Claims paying Ability rating of "A-" or above;
 - a Weiss Research, Inc. rating of "B+" or above;
 - a Fitch Ratings, Inc. rating of "A-" or above;
 - a Moody's Investor Services rating of "A3" or above;

Q What should I know before waiving?

As an international student, you must upload proof of coverage documentation to have your waiver approved.

Is the annual cost of your 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.

If you don't complete a waiver 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 have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/UMS.
 2. Under "Profile," click on LOG IN and enter your UMS student login credentials.
 3. Click "Waive."
 4. Follow the instructions to complete the form.
 5. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Q Will you audit or verify my waiver request?

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

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

- A Yes, if it's before your waiver/enrollment deadline of October 1, 2021.
1. Go to www.gallagherstudent.com/UMS.
 2. Under "Profile," click on LOG IN and enter your UMS student login credentials.
 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 October 1, 2021.

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

- A Yes, only if it's before your waiver/enrollment deadline of October 1, 2021.
1. Go to www.gallagherstudent.com/UMS.
 2. Under "Profile," click on LOG IN and enter your UMS student login credentials.
 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 October 1, 2021.

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

- A If you waive SHIP and then lose coverage under that plan, you need to go to www.gallagherstudent.com/UMS. Login, click on "Enroll-Qualifying Life Event", complete the online form, and upload the required supporting document such as birth certificate for a newborn, marriage certificate, or loss of coverage letter from your prior health insurance company showing the last day of coverage. Make sure you read the form carefully as it contains very specific information on the Qualifying Life Event 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 for the Qualifying Life Event process if you lose coverage with your current health insurance plan.

Q May I use one of my state's health insurance plans to waive my SHIP?

- A 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 higher deductible and copayments and lower coinsurance than that of your 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. NOTE: Enrolling mid-year in a state marketplace plan will not allow you to cancel your SHIP.

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

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 90% 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 \$1,000 per Insured per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after:
 - a \$10 copay for a generic/Tier-1 drug
 - a \$40 copay for a preferred brand name/Tier-2 drug
 - a \$60 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.

Q How can I get more information about my plan?

A Go to 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 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) |
|-----------------------------------|--|--|
| Enrollment/Waiver Deadline | October 1, 2021 | March 1, 2022 |
| Student Only | \$2,386 | \$1,385 |
| Spouse* | \$2,386 | \$1,385 |
| Child* | \$2,386 | \$1,385 |
| Two or More Children* | \$4,772 | \$2,770 |

*A nominal, non-refundable processing fee applies.

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.
2. Click on "Find a Doctor."

Q How do I find a pharmacy?

A 1. Go to 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. The same is true for your eligible and enrolled dependents. 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 need to 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 to get a quote and enroll. Please visit 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/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 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.
 2. Under "Profile," click on LOG IN and enter your UMS student login credentials.
 3. Navigate to "Account Details".
 3. Click "[Verification of Coverage](#)"
 4. "

Q How do I change my address?

- A Please contact your school to update your address.

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: www.gallagherstudent.com/UMS , click Help Center |
| ID cards, benefits, claims, claims payments incurred & Tax forms | Anthem BCBS | Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752: |
| Preferred Provider Network | Anthem BlueChoice PPO Network | Phone: (844) 412-0752 Website: www.gallagherstudent.com/UMS , click "Find a Healthcare Provider" |
| Participating pharmacies | IngenioRx | Website: www.gallagherstudent.com/UMS , 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: www.enrollwithyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/ |
| Worldwide assistance services (medical evacuation and repatriation) | GeoBlue | Call Collect: 1-833-511-4763 |
| Telehealth services | Livehealth Online | Website: www.livehealthonline.com : |