



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

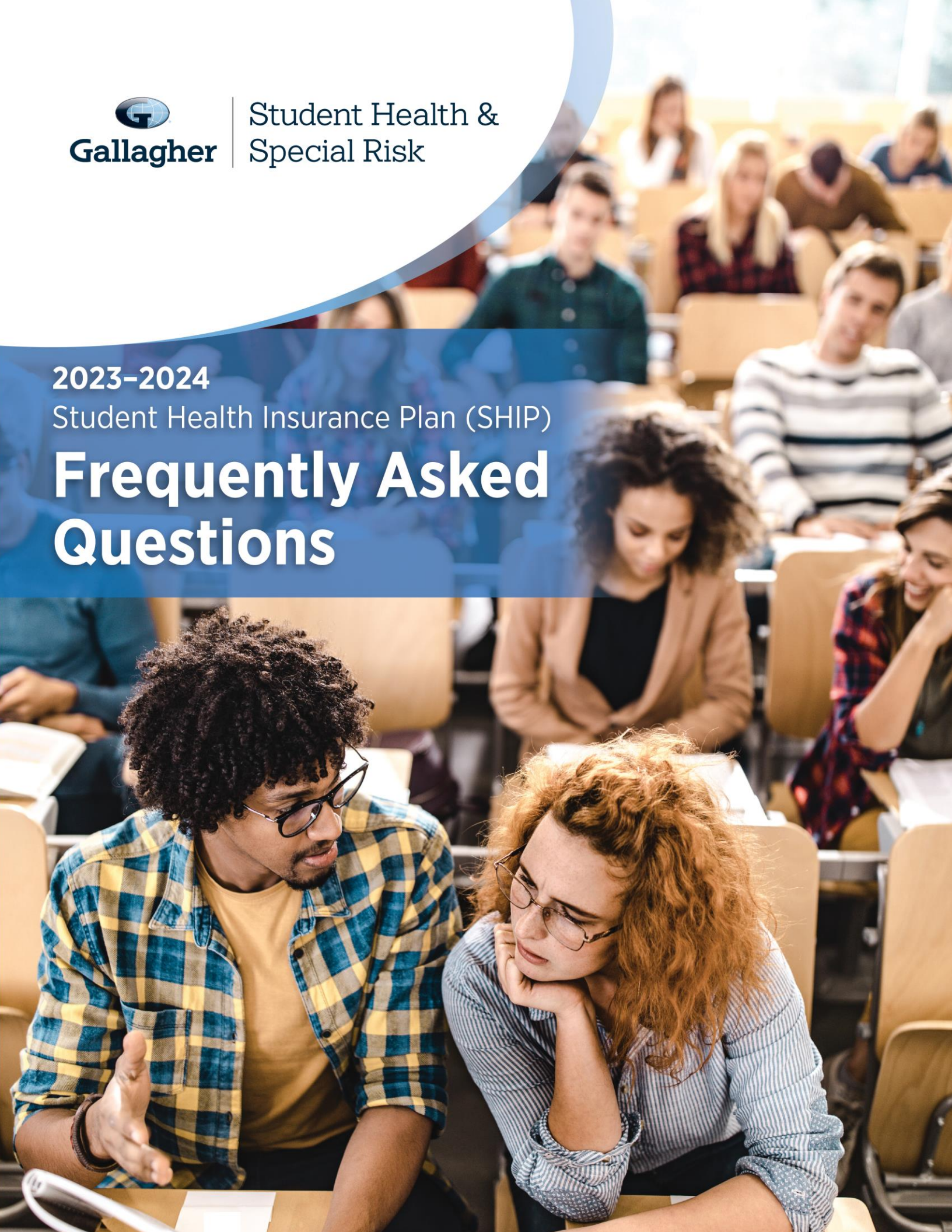




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Getting Started

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

Visit www.gallagherstudent.com/UMS.

Enrolling in My SHIP

Am I eligible for student health insurance?

Domestic undergraduate:

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 residing in Maine.

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

1. Visit www.gallagherstudent.com/UMS.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/UMS.
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.
6. You will receive an email with a link to submit payment.

How do I enroll my dependents?

No Dependent Coverage

This plan does not offer coverage for your dependents.



If I lose my coverage, can I enroll in SHIP?

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.

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 your student account will be credited — a pro-rated share of your premium.

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 \$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.
- It has a \$30 copayment for office visits.
- Prescription drugs are covered for a 31-day supply after a:
 - \$15 copay for a tier-1 drug.
 - \$45 copay for a tier-2 drug.
 - \$75 copay for a tier-3 drug.
- **Student Health Center Benefits:** The Deductible will be waived and benefits will be paid at 100% for Covered Medical Expenses incurred after a \$10 Copay per visit when treatment is rendered at or referred by the Student Health Center.



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/UMS.

How can I get more information about my plan?

Go to www.gallagherstudent.com/UMS or going to <https://www.uhcsr.com/>

Have changes been made to this year's plan?

No changes were made to the plan for the 2023–2024 Policy Year.

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 United Healthcare Global 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 services below are also available to students. Information on these products can be found at www.gallagherstudent.com/UMS. Click on Additional Plan Discounts under the Plan Details box

- **Coast to Coast Vision™**
This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.
- **UNI-CARE**
This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.
- **SilverCloud Behavioral Health**
SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>

The services below are also available to students. Information on these products can be found at www.gallagherstudent.com/UMS. Click on Additional Products Needed under the Plan Details box

- **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.
- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. 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.

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.



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 www.gallagherstudent.com/UMS click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	United Healthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UHC Options PPO	Phone: 1-866-948-8472 Website www.gallagherstudent.com/UMS click 'Find a Doctor'
Participating Pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/UMS click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas	Phone: 1-855-672-3232



Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	Coast to Coast Vision (Discount Vision) 800-252-3059 www.findbestbenefits.com/student UNI-CARE (Dental Savings) 800-252-3059 www.findbestbenefits.com/student SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/
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
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	www.uhcsr.com/MyAccount under Additional Benefits.
Telehealth Services	Healthiest You	Website: Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.com