



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?

All eligible Graduate Assistants and International Students registered and 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, during the fall and spring semesters are automatically enrolled in The University of Maine GA/INT Student Health Insurance Plan, unless proof of comparable coverage is furnished. All F1 and J1 International students and Scholars are automatically enrolled in this insurance plan, unless proof of coverage meeting J1 requirements (defined under "Will you audit or verify my waiver request" below) is furnished.

Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse or Domestic Partner and dependent children under 26 years of age.

Once you meet eligibility for the first 31 days from the effective date of your plan, you will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

How do I login?

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. View "Account Details," found on the lower left side of landing page.

How do I enroll my dependents?

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 to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation will be sent.



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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.

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/UMS.
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.

Your insurance information is required to complete the waiver form.

For Graduate Assistants: *you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.*

For International Students, *you need to upload a Verification of Coverage Letter from your insurance carrier documenting coverage dates.*

Will you audit or verify my waiver request?

If you are a **Graduate Assistant**, yes, we will audit or verify your waiver request. This is to make sure your insurance plan is active and will cover you when you are at school.



International students must be insured with coverage that meets the J1 visa requirements which are:

1. medical benefits of at least \$100,000 per illness or accident
2. deductible not to exceed \$500 per accident or illness
3. expenses associated with medical evacuation in the amount of \$50,000
4. repatriation of remains in the event of death in the amount of \$25,000
5. Coverage of pre-existing conditions after a reasonable waiting period
6. Co-payments that do not exceed 25 percent

International Students must submit a Verification of Coverage letter from your insurance company documenting the dates of coverage.

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

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

1. Go to www.gallagherstudent.com/UMS.
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 **September 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/UMS.
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.

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 90% 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 \$1,000 per insured, per policy year deductible for out-of-network services.
- It has a \$25 copayment for office visits.
- Prescription drugs are covered for a 31-day supply after a:
 - \$10 copay for a tier-1 drug.
 - \$40 copay for a tier-2 drug.
 - \$60 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 \$25 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