



**Adelphi University
2020-2021 Student Health
Insurance Plan (SHIP)
Frequently
Asked
Questions**

Log in

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.

Enroll (Hard Waiver Programs)

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.
3. Click the “ENROLL” button.
4. Follow the instructions to complete the form.

Enroll (Voluntary Programs)

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.
3. Click the “ENROLL” button.
4. Follow the instructions to complete the form.

Waive

If your current insurance plan is comparable to the SHIP:

1. Go to www.gallagherstudent.com/adelphi.
2. Log in by using your Adelphi University login credentials.
3. Click the “WAIVE” button.
4. Follow the instructions to complete the form.

Edit or rescind Waiver after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.
3. Click on EDIT WAIVER or ‘Click here to rescind your waiver’.
4. Update the form as needed and submit.

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.wellfleetstudent.com.
2. Enter your school name in the “Find Your School” search box.
3. If you have created a Wellfleet account in the past, log in.

4. If you have not created a Wellfleet Account, click “Create New Account” and complete the registration process.
5. Use the “Student Options” tab located at the top of the page to view, email, or print your ID card.

Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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.

Print a Verification Letter

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

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.
3. Scroll down to “Account Details” and click on the “Verification of Coverage” link.

View my account information

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.
3. Scroll down to the “Account Details” tile to view your account information.

Change my address

Please contact your school to update your address.

Find a Doctor

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University login credentials.
3. Click on the “Find a Doctor” icon.

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/adelphi.
2. Log in using your Adelphi University log in credentials.
3. Click on the “Find a Pharmacy” icon.

Insurance Plan Benefits

What benefits does your SHIP provide?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety 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. There may be copayments and deductibles you'll be responsible for paying.

- It has a \$150 per Insured, per policy year deductible for In-Network medical services.
- It has a \$300 per Insured, per policy year deductible for Out-of-Network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$20 copay for a 30-day supply of a Tier-1 drug,
 - a \$40 copay for a 30-day supply of a Tier-2 drug,
 - a \$60 copay for a 30-day supply of a Tier-3 drug.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at www.gallagherstudent.com.

Need more information about your plan?

Go to www.gallagherstudent.com/adelphi.

What changes have been made to the Plan for the 2020-2021 Policy Year?

- Gallagher Student Health & Special Risk is the servicing broker, providing account management services to the University for the 2020-2021 Policy Year.

Does your plan include dental and/or vision benefits?

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to your SHIP brochure or certificate.

More information about your dental and vision options

To enroll in a voluntary dental or vision plan (additional cost), go to www.gallagherstudent.com/dental. The types of plans and availability of plans vary by state.

How much does the SHIP cost?

	Fall (08/10/2020–12/31/2020)	Spring (01/01/2021–08/09/2021)
Enrollment/Waiver Deadline	October 1, 2020	March 1, 2021
Student	\$1,184	\$1,807

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

No, you don't need a referral. However, 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. For more information, visit your school's Health Services website <https://health.adelphi.edu/>

Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even if you're traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 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 TravelGuard to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, 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 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.

Does my plan still cover me after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled and have paid your premium. If you enrolled and paid for annual coverage and graduate in the spring, you will be covered until the end of the policy year. Note: you won't be able to continue your coverage after your policy terminates.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

All domestic students living in Adelphi University residence halls and all international students are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan

unless proof of comparable coverage is received by the published deadline.

All registered non-residence hall domestic students are eligible to enroll in the Student Health Insurance Plan on a voluntary basis.

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. The insurance carriers will be taking into account 'remote learning' with in class attendance during the national covid pandemic as it relates to the eligibility rule for the SHIP.

Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

What should I know before waiving coverage?

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 medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?
- If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
- Is the annual cost of your SHIP less expensive than 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.
- Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.

More information about waiving coverage

- For students subject to the waiver requirement, 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.
- You should submit an online form, whether enrolling or waiving.

What do you mean by "comparable coverage"?

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO's service area. As a result, it probably won't be considered a "comparable" plan.

Confused about waiving your SHIP coverage?

Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan's out-of-pocket costs to be higher than what you'll pay for SHIP. Moving to SHIP may be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. 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
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

Will you audit or verify my waiver request?

We may audit or verify your waiver request. This is to make sure your insurance plan is active and that it will cover you when you are at school.

More information about our waiver review process

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 2 business days.
- Once we verify your coverage, we'll let you know whether we approved your waiver via an email to the address you provided on your form. 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.

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

If you waive and then lose coverage under that plan (called a qualifying life event), you may submit a Petition to Add request. The form can be found on your school's page at www.gallagerstudent.com. Make sure you read the form carefully as it contains very specific information on the Petition to Add process. Qualifying events include:

- Reaching the age limit of another health insurance plan
- Death of the policy holder
- 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 to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

How does the ACA affect my SHIP?

Your SHIP fully complies with the ACA. Being ACA compliant means your plan offers essential health benefits which includes 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. There are some states that have kept a state tax penalty for not having health insurance as well as 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.

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

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 deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

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

Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

In some cases, you can cancel your SHIP and receive a refund.

Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You are entering the armed forces.
2. You have submitted a written request to Gallagher Student Health & Special Risk to cancel your coverage. Contact Gallagher Student Health & Special Risk for specific instructions. If your request is approved, your coverage will terminate at the end of the month for which we received the request. Note: if your health coverage isn't comparable to the school plan, you will not be allowed to withdraw from it.

Plan Enhancements

How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.

Gallagher Student Health now gives you access to 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, and stress.

To learn more about your plan enhancements, visit www.gallagherstudent.com/adelphi.

What other types of insurance are available?

Personal property and renters Insurance is available to all students 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.

Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/adelphi , click the 'Help Center' link under Resources
Benefits, claims, claims payments, and Tax forms incurred on or after	Wellfleet	2077 Roosevelt Ave Springfield, MA 01104 Phone: 1-800-633-7867 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
In-Network providers	Cigna PPO Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/adelphi , click "Find a Doctor"
In-Network pharmacies	Wellfleet Rx	Website: www.gallagherstudent.com/adelphi , click "Find a Pharmacy"
Voluntary Dental and Vision	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311