



2022/2023 Student Health Insurance Plan (SHIP) Frequently Asked Questions

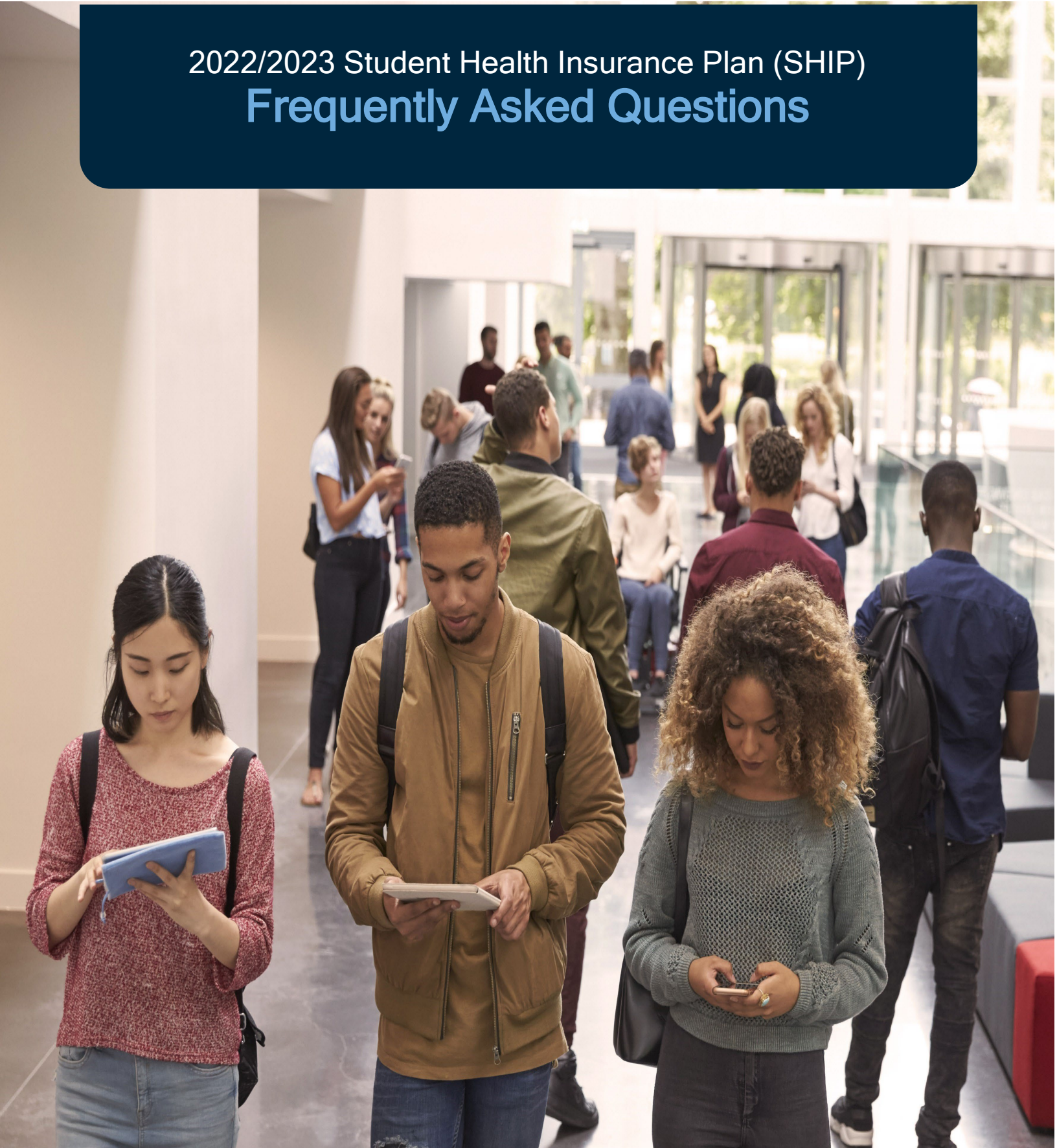


TABLE OF CONTENTS

Getting Started.....	4
Where can I learn about the Student Health Insurance Plan (SHIP)?.....	4
How do I log in?	4
Enrolling in my SHIP	4
Am I eligible for student health insurance?	4
How do I enroll?	2
How do I enroll my dependents?	3
Once enrolled, can I cancel? Get a refund?.....	5
Waiving the SHIP Coverage.....	5
Am I eligible to waive?.....	5
What should I know before waiving?	5-6
What is comparable coverage?	6
How do I waive health insurance coverage?.....	7
Will you audit or verify my waiver request?.....	7
Can I edit my form after I've submitted it?.....	7
May I use one of my state's health insurance plans to waive my SHIP?	8
If I waive, but then lose my coverage, can I enroll in SHIP?	8
About My Benefits.....	9
What do my benefits include?	9
How can I get more information about my plan?.....	9
Do I need a referral from my school's Health Services to see an off-campus health provider?	10
How much does my student health insurance cost?	10
Have changes been made to this year's plan?	10
How do I find a doctor?	10
How do I find a pharmacy?.....	10
Does my SHIP plan include dental and/or vision insurance?	11
Am I still covered if I live off campus? While traveling? When studying abroad?	11
Am I still covered after I graduate?	11
How does the ACA affect my SHIP?	12
What other services available to me through my SHIP?	12
What other insurance products are available to students?.....	12
General Account Information.....	13
How do I obtain an ID Card?	13
How do I obtain a tax form?.....	13
How do I print my verification letter?.....	13
How do I change my address?	14
Contact Information.....	14-15
Who do I contact?	14-15

GETTING STARTED

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

Go to www.gallagherstudent.com/usd

How do I log in?

1. Go to www.gallagherstudent.com/usd
2. Under "Profile", enter your email address and click LOG IN

First Time Users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the 'Forgot your password?' option on the login page).

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

All full-time Domestic students are automatically enrolled in the Student Health Insurance Plan at registration and the premium for coverage is charged to the USD Student Account. If you are currently insured by a plan that provides comparable coverage, you may waive coverage under the Student Health Insurance Plan.

All F-1 visa International and English Language Academy students are automatically enrolled in this insurance plan at registration and the premium for coverage is charged to the USD Student Account, unless proof of comparable coverage is furnished. In addition, all international students on visas that permit full-time study, degree-seeking international students on F-1 student visas, and International exchange students on J-1 student visas, visiting scholars and researchers on J-1 visas are eligible to enroll in the Student Health Insurance Plan.

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.

How do I enroll?

1. Go to www.gallagherstudent.com/usd
2. Login under 'Profile'.
3. Click on the 'Enroll' button under 'Plan Summary'.
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

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 who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

WAIVING THE SHIP COVERAGE

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 to have coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an out-of-state HMO, your coverage will likely be limited—or not available—outside of your HMO's service area and will not meet your school's waiver requirements.

What should I know before waiving?

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 annual maximum benefits

- Does your plan's provider network 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 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.
- 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.
- Are you an international student? If so, you won't be able to waive coverage.

If you do not complete an enrollment/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.

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/usd
2. Follow the login Instructions.
3. Click "Waive".
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school. Here is 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.

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

Yes, if it's before your waiver/enrollment deadline of September 14, 2022

1. Go to www.gallagherstudent.com/usd
 2. Follow the login Instructions.
 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 September 14, 2022

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

Yes, only if it's before your waiver/enrollment deadline of September 14, 2022

1. Go to www.gallagherstudent.com/usd
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 14, 2022

May I use one of my state's 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 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.

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

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- 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

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/usd
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

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 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. It pays for 65% 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 \$300 per Insured, per policy year deductible for In-Network services and a \$600 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
- \$40 copay for a preferred brand name/Tier-2 drug
- \$65 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/usd

How can I get more information about my plan?

Go to: www.gallagherstudent.com/usd

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

Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals works and any exceptions to the referral process, check out your SHIP brochure.

How much does my student health insurance cost?

	Name of Coverage Period Annual 8/1/2022-7/31/2023	Name of Coverage Period Spring 2/1/2023-7/31/2023
Enrollment/Waiver Deadline	September 14, 2022	February 8, 2023
Student[^]	\$3,876.00	\$1,922.10

Disclaimer: These rates and benefits are pending approval by the California Department of Insurance and can change. If they change, we will update this information.

Have changes been made to this year's plan?

No changes were made to the Plan for the 2022-2023 Policy Year.

How do I find a doctor?

1. Go to www.gallagherstudent.com/usd
2. Scroll down to the bottom of the landing page.
3. Click on "Find a Doctor".

How do I find a pharmacy?

1. Go to www.gallagherstudent.com/usd
2. Scroll down to the bottom of the landing page.
3. Click on “Pharmacy Program”.

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

If you are 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?”

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

Yes, your plan covers you wherever you are. As long as 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 for emergency medical evacuation or repatriation of remains. It's important to contact On Call International at 1-866-525-1956 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 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.

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 available to me through my SHIP?

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.

What other insurance products are available to students?

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/dental or www.gallagherstudent.com/vision. 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

How do I obtain an ID Card?

ID cards are available online usually available 5-7 business days after your enrollment is processed by Aetna.

1. Go to www.aetnastudenthealth.com.
2. Click 'Your Member Website' at the top of the page.
3. Click 'Register' if you haven't created an account or 'Login' if you have one.
 - You will need your Aetna ID number to proceed.

- Newly-enrolled students can find this in the welcome email received from Aetna when your enrollment has been processed.
 - Returning students can use their Aetna ID number found on their prior year's ID card.
4. Once logged in, you will have access to ID cards, Claim information, Explanation of benefits (EOBs) and other plan-related information.

How do I obtain a tax form?

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.

How do I print my verification letter?

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

1. Go to www.gallagherstudent.com/usd
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

How do I change my address?

Please contact your school to update your address.

CONTACT INFORMATION

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/USD , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna Preferred Provider Network	Phone: 1-866-618-0028

		Website: www.gallagherstudent.com/USD click 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/USD click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	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.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/ Phone: 1-888-274-9961 Websites: www.basixstudent.com
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956
Telehealth services	Teladoc	Phone: 1-800-835-2362 Website: www.teladoc.com