



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

“How do I...?”

Obtain an ID card

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

1. Go to www.aetnastudenthealth.com.
2. Click “Your Member Website” at the top of the page.
3. Click the “Register or Login” button to proceed.
4. If you have created an Aetna account in the past, log in.
5. If you have not created an Aetna account, click “Register” and complete the registration process.
6. NOTE: You will need your Aetna ID number to proceed. Newly-enrolled students can find this in the welcome email that you receive from Aetna when your enrollment has been processed. Returning students can use their Aetna ID number from their prior year’s ID card.
7. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.

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/tsu-health. On the left toolbar, click “Account Home”.
2. Log in by following the instructions on the website (if you haven’t already).
3. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

View my account information

1. Go to www.gallagherstudent.com/tsu-health
2. Log in by following the instructions on the website
3. You will be redirected to the “Account Home” page where you can see your current coverage, claims ID number (if applicable), and contact information.

Change my address

Please contact your school to update your address.

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“How do I...?”

Find a Doctor

1. Go to www.gallagherstudent.com/tsu-health and click on “Find a Doctor”

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/tsu-health and click on “Pharmacy Program”

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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 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.

- \$500 per policy deductible for In-Network medical services
- \$1,000 per policy deductible for Out-of-Network medical services
- For prescription drugs from retail participating pharmacies, you will pay for a 30-day supply:
 - a \$10 copay for a Tier-1 drug
 - a \$35 copay for a Tier-2 drug
 - a \$60 copay for a Tier-3 drug
- Note: in some cases, your doctor must get permission, "Prior Authorization" 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/tsu-health

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 through Ameritas (additional cost), go to www.gallagherstudent.com/tsu-health. Click on the link for Additional Products Available. The types of plans and availability of plans vary by state.

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How much does the SHIP cost?

Spring (01/01/2021-08/18/2021)	
Enrollment Deadline	February 15, 2021
Student	\$2,998

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 <http://www.tsu.edu/students-services/departments/health-services/index.html>

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 On Call International 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.

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Eligibility & Enrollment

Am I eligible for student health insurance?

All domestic students are eligible to enroll on a voluntary basis.

Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

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.

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.

Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate it unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

Plan Enhancements

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/tsu-health, click on Additional Products Available and the link to Property and Renters Insurance to get a quote and enroll.

Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

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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/tsu-health , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	Aetna Student Health	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com
In-Network providers	Aetna PPO Network	Phone: 1-866-146-6590 Website: www.gallagherstudent.com/tsu-health , click 'Find a Doctor'
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-800-238-6279 Website: www.gallagherstudent.com/tsu-health , click 'Pharmacy Program'
Worldwide assistance services (medical evacuation and repatriation)	OnCall International	Toll-free within the United States: 1-800-850-4556 Collect from outside of the United States: 1-603-328-1713 Website: www.oncallinternational.com
Telehealth services	TeleDoc	Phone: 1-800-835-2362 Website: www.teledoc.com

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