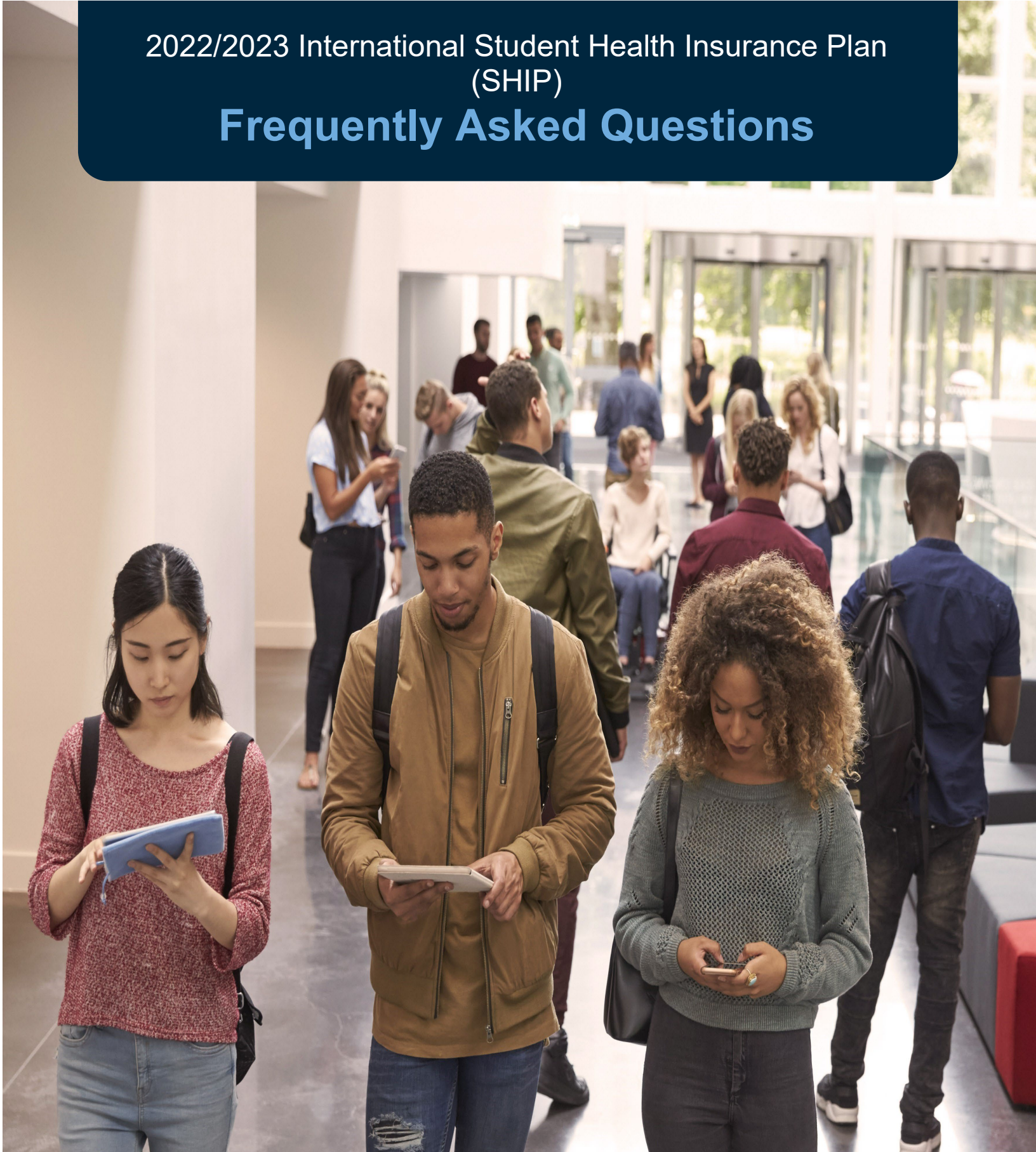




TEXAS SOUTHERN UNIVERSITY

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



Topic / Question	Page Numbers
<p>Getting Started</p> <p>Where can I learn about my Student Health Insurance Plan (SHIP)?</p> <p>How do I log in?</p>	3
<p>Enrolling in my SHIP</p> <p>Am I eligible for Student Health Insurance?</p> <p>How do I enroll my dependents?</p> <p>Once I've enrolled, can I cancel? Get a refund?</p>	3
<p>Waiving the SHIP Coverage</p> <p>Am I eligible to waive coverage offered by school?</p> <p>What should I know before waiving?</p> <p>What is "comparable coverage?"</p> <p>How do I waive?</p> <p>Do you audit or verify my request to waive?</p> <p>Can I edit my waiver form after I've submitted it?</p> <p>Can I rescind my waiver form after I've submitted it?</p> <p>If I waive, but then lose my existing health insurance coverage, can I enroll in SHIP?</p>	4-7
<p>About my Benefits</p> <p>What do my benefits include?</p> <p>How can I get more information about my plan?</p> <p>Do I need a referral from my school's Health Services to see an off-campus doctor?</p> <p>How much does my SHIP plan cost?</p> <p>Have changes been made to this year's plan?</p> <p>How do I find a doctor?</p> <p>How do I find a pharmacy?</p> <p>Does my SHIP plan include dental and/or vision insurance?</p> <p>Am I still covered if I move off campus? While traveling? When studying abroad?</p> <p>Am I still covered after I graduate?</p> <p>How does the Affordable Care Act (ACA) affect my SHIP?</p> <p>What other services are available to me?</p> <p>What other insurance products are available to students?</p>	7-10
<p>General Account Information</p> <p>How do I obtain an ID card?</p> <p>How do I print my verification letter?</p> <p>How do I view my account information?</p>	11-12

Topic / Question	Page Numbers
How do I change my address?	
Who do I contact?	

Getting Started

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

A Go to www.gallagherstudent.com/tsu

Q How do I log in?

- A
1. Go to www.gallagherstudent.com/tsu.
 2. Click “LOG IN” on the Profile tile
 3. Follow the login instructions.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

- A All international students are required to have health insurance and will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the deadline.

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

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/tsu.
 2. Follow the login Instructions.
 3. Click “Enroll”.
 4. Follow the instructions to complete the form to enter and enroll your “Dependent Spouse/Partner” and/or “Dependent Children”.

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 Dependent Spouse or Birth Certificate for Dependent Child.

Q Once enrolled, can I cancel? Get a refund?

A Once you're enrolled in SHIP, you will remain enrolled in it for that 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

Q Am I eligible to waive?

A 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.

Q What should I know before waiving?

A 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.

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 semester, unless you experience a qualifying event. Waivers must be submitted for each semester

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

Q What is comparable coverage?

A Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the ACA .See "What should I know before Waiving?"

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
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans

Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/tsu.
 2. Follow the login Instructions.
 3. Click "Waive"
 4. Follow the instructions to complete the form.
 5. A reference number will be emailed upon submission.

Q Will you audit or verify my waiver request?

- A Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you're at school. 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 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.

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

A Yes, if it's before your waiver/enrollment deadline of September 8, 2022.

1. Go to www.gallagherstudent.com/tsu.
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 8, 2022.

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

A Yes, only if it's before your waiver/enrollment deadline of September 8, 2022.

1. Go to www.gallagherstudent.com/tsu.
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 8, 2022.

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

A If you waive SHIP and then lose coverage under that plan, you need to go to www.gallagherstudent.com/tsu. Login, click on "Enroll-Qualifying Life Event", complete the online form, and upload the required supporting document such as birth certificate for a newborn, marriage certificate, or loss of coverage letter from your prior health insurance company showing the last day of coverage. Make sure you read the form carefully as it contains very specific information on the Qualifying Life Event process. Qualifying events include:

- 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

If 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.

About My Benefits

Q What do my benefits include?

- A. Your SHIP is fully compliant with the 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 \$500 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.
- Prescription drugs are covered for a 30-day supply after a:
 - \$10 copay for a Tier-1 drug,
 - \$35 copay for a Tier-2 drug,
 - \$60 copay for a 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/tsu.

Q How can I get more information about my plan?

- A Go to: www.gallagherstudent.com/tsu.

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

- A No, you don't need a referral. However, it's a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at: <https://txwes.edu/student-life/student-resources/health-services/>

Q How much does my student health insurance cost?

A See chart below

	Annual (08/11/2022-08/10/2023)	Fall (08/11/2022-1/09/2023)	Spring/Summer (01/10/2023-08/10/2023)
Enrollment/Waiver Deadline	September 8, 2022	September 8, 2022	January 31, 2023
Student	\$2,223.00	\$920.00	\$1,303.00
Spouse	\$6,383.00	\$2,641.00	\$3,742.00
One Child	\$6,383.00	\$5,282.00	\$3,742.00
Two or More Children	\$12,767.00	\$7,923.00	\$7,484.00
Spouse & Two or More Children	\$19,150.00	\$2,641.00	\$11,226.00

Q Have changes been made to this year’s plan?

A Here are the changes made for the 2022-2023 Year:

Q How do I find a doctor?

- A
1. Go to www.gallagherstudent.com/tsu
 2. Click on “Find a Doctor”.

Q How do I find a pharmacy?

- A
1. Go to www.gallagherstudent.com/tsu
 2. Click on “Pharmacy Program”.

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

A If you're 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.

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

- A Yes, your plan covers you wherever you are. As long as you're 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 UnitedHealthcare Global 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.

Q Am I still covered after I graduate?

- A. 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.

Q What other insurance products are available to students?

- A 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

Q How do I obtain an ID Card?

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

1. Go to www.uhcsr.com and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
3. Complete the registration form using your name, date of birth and student ID number.
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, EOBs and other plan-related information.

Q How do I print my verification letter?

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

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

Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A 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 Website: www.gallagherstudent.com/tsu ,
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GSHClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UHC Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/tsu , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/tsu , click "Pharmacy Program"
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@UHGlobal.com
Telehealth services	Healthiest You	Phone: 1-855-866-0895 Website: www.telehealth4students.com