

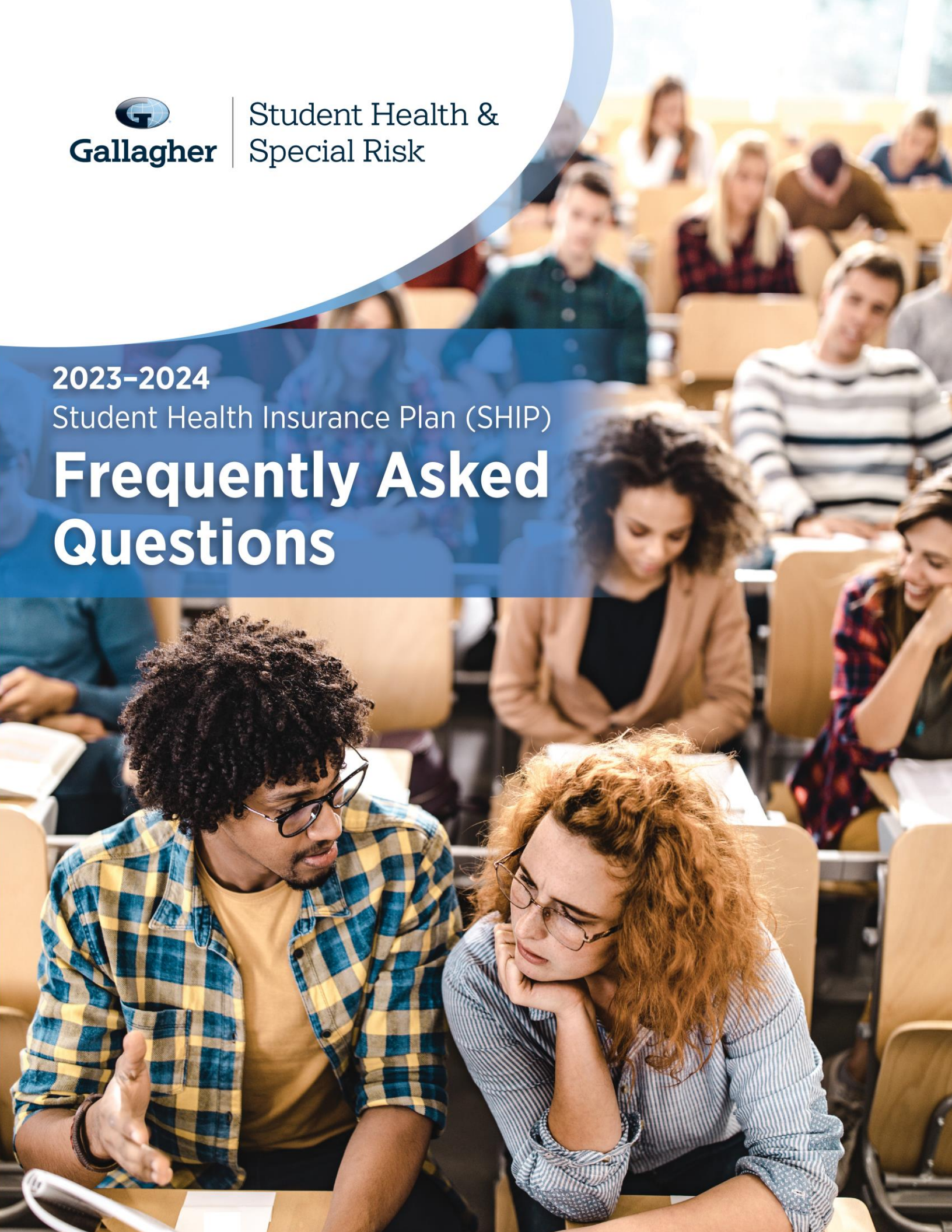


Student Health &  
Special Risk

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)?

Go to [www.gallagherstudent.com/amnhrggs](http://www.gallagherstudent.com/amnhrggs).

### How do I log in?

1. Go to [www.gallagherstudent.com/amnhrggs](http://www.gallagherstudent.com/amnhrggs).
2. Under 'Profile', click on 'Sign up'.
3. Complete the registration form click 'Next'

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All graduate students are enrolled in the SHIP on a mandatory basis.

### How do I enroll?

You are automatically enrolled in the SHIP and your premium is paid for by the Graduate School.

### How do I enroll my dependents?

1. Go to [www.gallagherstudent.com/amnhrggs](http://www.gallagherstudent.com/amnhrggs).
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:** Documentation needs to be uploaded at the time of submission. For example a marriage certificate for Dependent Spouse or Birth Certificate for Dependent Child.

## Can I enroll my dependents outside of the open enrollment period?

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

In such cases, you must submit a Dependent Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at [www.gallagerstudent.com](http://www.gallagerstudent.com). If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Note: Once your dependent is enrolled, you can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

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

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

- You are entering the armed forces.
- You submit 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 during which we received the request. Note: if your health coverage doesn't meet your school's waiver requirements, you will not be allowed to terminate coverage.

## Am I eligible to waive?

All graduate students are enrolled in SHIP on a mandatory basis and are not eligible to waive.

## If I request to terminate coverage, what are the termination requirements?

Before requesting to terminate coverage, review your current policy and then consider these questions:

- Is your plan fully-compliant with the Affordable Care Act (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.

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

1. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

**Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

## About My Benefits

### What do my benefits include?

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 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 \$150 per Insured, per policy year deductible for In-Network services and a \$500 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$25 copayment for office visits, not subject to the deductible.
- Prescription drugs are covered for a 30-day supply after a:
  - \$15 copay for a Tier-1 drug,
  - \$40 copay for a Tier-2 drug,
  - \$75 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/amnhrggs](http://www.gallagherstudent.com/amnhrggs).

## How can I get more information about my plan?

Go to: [www.gallagherstudent.com/amnhrggs](http://www.gallagherstudent.com/amnhrggs).

## Have changes been made to this year's plan?

### No changes made:

No changes were made to the plan for the 2023–2024 Policy Year.

## How do I find a doctor?

1. Go to [www.gallagherstudent.com/amnhrggs](http://www.gallagherstudent.com/amnhrggs).
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/amnhrggs](http://www.gallagherstudent.com/amnhrggs).
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 ACA. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

## 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 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.

## 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.

## 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.

### 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](http://www.gallagherstudent.com/property) to get a quote and enroll. Please visit [www.gallagherstudent.com](http://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](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://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.
- 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.

### 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/>

## General Account Information

### How do I obtain an ID Card?

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

1. Go to [www.uhcsr.com](http://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, 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/amnhrggs](http://www.gallagherstudent.com/amnhrggs).
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<br>Quincy, MA 02171<br>Website: <a href="http://www.gallagherstudent.com/amnhrggs">www.gallagherstudent.com/amnhrggs</a> ,<br>click Help Center link   |
| ID cards, benefits, claims, claims payments incurred & Tax forms    | UnitedHealthcare StudentResources   | P.O. Box 809025<br>Richardson, TX 75380<br>Phone: 1-866-948-8472<br>Email: <a href="mailto:Customerservice@uhcsr.com">Customerservice@uhcsr.com</a><br>Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>  |
| Preferred Provider Network  | UnitedHealthcare Choice Plus  | Phone: 1-866-948-8472<br>Website: <a href="http://www.gallagherstudent.com/amnhrggs">www.gallagherstudent.com/amnhrggs</a> ,<br>click "Find a Doctor"   |
| Participating pharmacies  | Name of Pharmacy Network  | Phone: 1-855-828-7716<br>Website: <a href="http://www.gallagherstudent.com/amnhrggs">www.gallagherstudent.com/amnhrggs</a> ,<br>click "Pharmacy Program"  |
| Voluntary Dental  | Ameritas  | Phone: 1-855-672-3232   |
| Gallagher Student Health Complements (SHIP Plan Enhancements)       | EyeMed (Discount Vision)<br>Basix (Dental Savings)<br>SilverCloud (Behavioral Health) | EyeMed<br>Phone: 1-866-839-3633<br>Website: EyeMed.com<br><br>Basix<br>Phone: 1-888-274-9961<br>Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a><br><br>Silvercloud<br>Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a> |
| Worldwide assistance services (medical evacuation and repatriation) | UnitedHealthcare Global   | Toll-free within the United States:<br>1-800-527-0218<br><br>Collect from outside of the United States:<br>1-410-453-6330<br><br>Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a>  |
| Additional Student Assistance Programs                              | Student Assistance Program  | Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>   |
| Telehealth services   | Healthiest You  | Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>   |

