

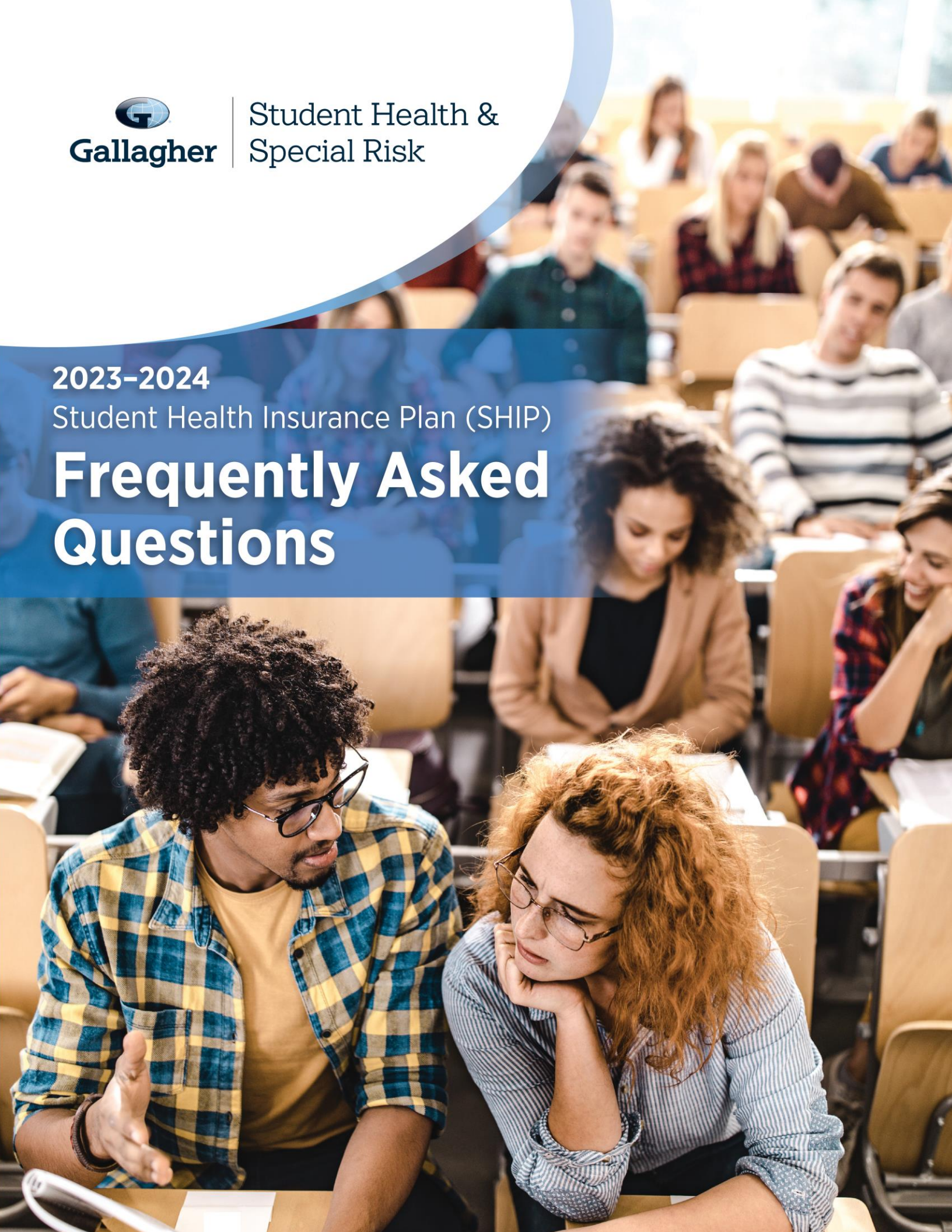


Student Health &  
Special Risk

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)?

Visit [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire).

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All full-time students registered for nine or more credit hours are automatically billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline. This includes students enrolled in day or evening classes.

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 login to waive (opt out) of SHIP?

1. Visit [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire).
2. Under "Profile," enter your student 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.)

Under "Profile," click "Log In" and enter your student login credentials.

### How do I waive?

1. Go to [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire).
2. Login under "Profile."
3. Click on the "Enroll" button under "Plan Summary."
4. Complete and submit the form by following the instructions.
5. A reference number will be emailed upon submission.

## How do I enroll my dependents?

This plan does not offer coverage for your dependents.

## 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 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 unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

1. Go to [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire).
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
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.

**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.

## Will you audit or verify my waiver request?

No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area.

## Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of October 30, 2023

1. Go to [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire).
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 October 30, 2023

## If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

**You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying life 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

**To initiate the Qualifying Life Event process:**

1. Go to [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire).
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:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

**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.**

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

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination — and a pro-rated premium refund/credit — in the following situations:

- You are entering the armed forces.

- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester). You must submit a Termination of Coverage Form at [gallagherstudent.com/schoolurl](http://gallagherstudent.com/schoolurl) to cancel your coverage. Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage.

## 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 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 \$250 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 \$30 copayment for primary care office visits and office visits for mental health and substance abuse
- It has a \$40 copayment for specialist office visits
- Prescription drugs are covered for a 30-day supply after a:
  - \$20 copay for a Tier-1 drug
  - \$40 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/Berkshire](http://www.gallagherstudent.com/Berkshire).

How can I get more information about my plan?

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

**How much does my student health insurance cost?**

See chart below:

	Annual Coverage Period (09/01/2023 – 08/31/2024)	Spring/Summer Coverage Period (01/01/2024 – 08/31/2024)
<b>Waiver Deadline</b>	October 30, 2023	March 29, 2024
<b>Student Only</b>	\$3,461	\$2,309

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

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

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

Yes, your plan covers you wherever you are. If 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 emergency medical evacuation or repatriation of remains. It's important to contact Gallagher Global Assistance at 1-866-693-6873 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 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 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 are available to me through my SHIP?

- **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/Berkshire](http://www.gallagherstudent.com/Berkshire) and click Additional Products Needed under Plan Details to get a quote and enroll.
- **Dental insurance through BCBS of MA is available** to all students to enroll in a voluntary dental plan at an additional cost. To enroll in a voluntary dental plan, go to [www.gallagherstudent.com/Berkshire](http://www.gallagherstudent.com/Berkshire), login to your account and click Enroll under the Student Blue Dental Insurance Plan.

## How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, 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.

## Contact Information



Student Health &  
Special Risk



## Who do I contact?

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: <a href="http://www.gallagherstudent.com/Berkshire">www.gallagherstudent.com/Berkshire</a> . 'Help Center' link under Resources
ID cards, benefits, claims, claims payments incurred & Tax forms	Blue Cross Blue Shield of Massachusetts (BCBS)	Phone: 1-800-241-0803 Website: <a href="http://www.bluecrossma.com/myblue">www.bluecrossma.com/myblue</a>
Preferred Provider Network	Blue Care Elect PPO	Phone: 1-800-821-1388 <a href="http://www.gallagherstudent.com/Berkshire">www.gallagherstudent.com/Berkshire</a> . 'Find a Doctor'
Participating pharmacies	Express Scripts	Phone: 1-800-892-5119 Website: <a href="http://www.gallagherstudent.com/Berkshire">www.gallagherstudent.com/Berkshire</a> . 'Pharmacy Program'
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Worldwide assistance services (medical evacuation and repatriation)	Gallagher Global Assistance	Toll-free within the United States: 1-866-693-6873 Collect from outside of the United States: 1-312-935-9242 Email: <a href="mailto:GallagherGlobalAssistance@ajg.com">GallagherGlobalAssistance@ajg.com</a>
Additional Student Assistance Program	Blue Care Line (24/7 Nurse Care Line)	Phone: 1-888-247-2583
BCBS Telehealth services	Well Connections	Phone: 1-800-821-2583 Website: <a href="http://www.wellconnection.com">www.wellconnection.com</a>
BCBS Wellness Participation Programs	Fitness Reimbursement: \$150 per calendar year Weight Loss Reimbursement: \$150 per calendar year	<a href="http://www.bcbsma.com">www.bcbsma.com</a> , click "Learn & Save"