



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/biola

Enrolling in My SHIP

Am I eligible for student health insurance?

23-24 Eligibility - All degree seeking, traditional, domestic undergrad students, all students living in Biola-owned residences (both Undergrad and Graduate), all Rosemead School of Psychology students (both Undergrad and Graduate), and all international students on an F1 Visa (both Undergrad and Graduate) are required to have health insurance. You may either provide valid waiver information or be automatically enrolled in the Student Health Insurance Plan.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit www.gallagherstudent.com/biola
2. Under "Profile," click "Log In" and enter your Biola login credentials.

How do I verify enrollment?

To view your coverage details:

1. Go to www.gallagherstudent.com/biola
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

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) with access to providers near campus and coverage for services beyond urgent and emergency services. International plans are not considered acceptable coverage as they are not underwritten in the United States and will be denied.

If a claim with Biola SHIP is submitted before you have an approved waiver, you must stay enrolled in the plan for the remainder of the semester.

How do I waive health insurance coverage?

Go to www.gallagherstudent.com/biola

1. Follow the login instructions.
2. Click on the yellow “Waive” button under “Plan Summary.”
3. You will need your health insurance information.
4. Follow instructions to complete and submit your waiver form.
5. 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.

Please note, the following plans (Medi-Share, Medi-Cal, Samaritan Ministries, etc.) require a Verification of Coverage letter from your insurance provider dated within the last 60 days. Your waiver will be pended until the letter is provided.

May I use a Shared Plan or Ministry Plan to waive?

You are able to use a Shared Plan such as Medi-Share or Samaritan Ministries to waive as long as your coverage is active. When submitting a waiver, please upload a Verification of Coverage letter from your current Insurance Carrier or plan that includes information about your plan and dates of coverage. Please also note that letters must be dated within the past 60 days. You may get an alert from Gallagher Student Health that your waiver is pending information; this is not a denial. This email requests the Verification of Coverage letter be uploaded for further review (if not supplied at the time of submission).

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.

The intent of the verification process is to be 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 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.

Please note, the following plans (Medi-Share, Medi-Cal, Samaritan Ministries, etc.) require a Verification of Coverage letter from your insurance provider dated within the last 60 days. Your waiver may be pended until the letter is provided.

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

Yes, if it's before your waiver deadline and you have not used the coverage.

1. Go to www.gallagherstudent.com/biola.
 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.

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

Yes, but only if it's before your waiver/enrollment deadline and you have not used the coverage.

1. Go to www.gallagherstudent.com/biola
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 unless you contact Gallagher directly.

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

If you waive SHIP and then lose coverage, you can enroll in the plan as long as you meet the eligibility requirements. Losing coverage is categorized as a Qualifying Life Event (QLE). Other Qualifying Life Events include:

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

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/biola
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. To avoid a lapse in coverage, this must be done within 30 days of the QLE.

Note: Read the form carefully as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP and it is past the waiver deadline, 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 withdraw before the waiver deadline and have not yet used the plan, your SHIP is cancelled and you will receive a full refund. If you withdraw before the waiver deadline and used the plan, you keep it for the remainder of the coverage period. If you withdraw after the waiver deadline, you keep the plan for the remainder of the coverage period.

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. 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 \$450 per Insured, per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after a:

- \$25 copay for a generic/Tier-1 drug
- \$35 copay for a preferred brand name/Tier-2 drug
- \$60 copay for a non-preferred brand name/Tier-3 drug
- Pediatric Dental benefits for students under the age of 19.
 - *Please read benefits section in policy certificate for detailed overview of covered benefits.

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/biola

How can I get more information about my plan?

Go to www.gallagherstudent.com/biola

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. As long as you are enrolled in SHIP and paid the premium, you'll 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, December 31. If you enrolled and paid for the spring semester and graduate in May, you will be covered until the end of the spring semester coverage period, July 31. You won't be able to continue your coverage after your policy terminates.

What other services are available to me through my SHIP?

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 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 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/>

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

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 www.gallagherstudent.com/biola ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	United Healthcare Student Resources	United Healthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	United Healthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Biola , click 'Find a Doctor'
Participating Pharmacies	United Healthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/Biola , click 'Pharmacy Program'
Voluntary Dental	Ameritas	1-855-672-3232

Answer Needed	Who To Contact	Contact Information
<p>Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)</p>	<p>Coast to Coast Vision (Discount Vision)</p> <p>800-252-3059</p> <p>www.findbestbenefits.com/student</p> <p>UNI-CARE (Dental Savings)</p> <p>800-252-3059</p> <p>www.findbestbenefits.com/student</p> <p>SilverCloud (Behavioral Health)</p> <p>https://gsh.silvercloudhealth.com/signup/</p>	
<p>Worldwide Assistance Services (Medical Evacuation and Repatriation)</p>	<p>United Healthcare Global</p>	<p>Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com</p>