

BOSTON COLLEGE

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



TABLE OF CONTENTS

Getting Started.....	2
Where can I learn about the Student Health Insurance Plan (SHIP)?.....	2
How do I log in?	2
Enrolling in my SHIP	2
Am I eligible for student health insurance?	2
How do I enroll my dependents?	3
Once enrolled, can I cancel and get a refund?	3
Waiving the SHIP Coverage.....	3
Am I eligible to waive?.....	3
What should I know before waiving?	3
What is comparable coverage?	4
If I waive, but then lose my coverage, can I enroll in SHIP?	5
May I use one of my state's health insurance plans to waive my SHIP?.....	5
About My Benefits	5
What do my benefits include?	5
Do I need a referral from my school's Health Services to see an off-campus health provider?	6
How much does my student health insurance cost?	6
Have changes been made to this year's plan?	6
Does my SHIP plan include dental and/or vision insurance?	7
Am I still covered if I live off campus? While traveling? When studying abroad?	7
Am I still covered after I graduate?	7
What other services available to me through my SHIP?	7
What other insurance products are available to students?.....	8
General Account Information.....	8
How do I obtain an ID Card?	8
How do I obtain a tax form?.....	8
How do I print my verification letter?.....	8
How do I change my address?	9
Contact Information.....	9

GETTING STARTED

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

Go to www.gallagherstudent.com/bc.

How do I log in?

1. Go to www.gallagherstudent.com/bc.
2. Under “Profile”, click on LOG IN and enter your student login credentials.

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

All students enrolled in a degree program regardless of the number of credit hours and non-degree students enrolled at least 75% of full-time, will be automatically enrolled in and billed for the Boston College Student Health Insurance Plan.

International students are enrolled on a mandatory basis and cannot waive the Student Health Insurance Plan.

Boston College will automatically enroll and charge non-degree and WCAS students registering at the credit levels listed below for the Student Health Insurance Plan. Failure to maintain these credit levels will result in the termination of the mandatory insurance plan. Students are responsible for monitoring their eligibility status.

Eligible Credit Levels:

- Graduate Woods College of Advancing Studies — 7 or more
- Graduate Arts and Sciences — 7 or more
- Graduate Education — 7 or more
- Graduate Management — 7 or more
- Graduate Nursing — 7 or more
- Graduate Social Work — 7 or more
- Woods College of Advancing Studies Undergraduate — 9 or more
- School of Theology and Ministry — 7 or more

Any student not in these categories who wants to enroll should contact Boston College Office of Student Services.

Students who are not citizens or permanent residents of the United States will be automatically enrolled in the Boston College Student Health Insurance Plan regardless of the number of the credit hours for which they are enrolled.

Students who are on an approved medical leave of absence are eligible to continue enrollment under the Boston College Student Health Insurance Plan for a maximum of one semester. A student must have been enrolled in the College’s Student Health Insurance Plan for the semester immediately preceding the requested enrollment

extension, must provide a Leave of Absence Verification letter signed by the Office of Student Services and the student intends to return to the College and remain a degree-seeking candidate.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/bc.
2. Log in using your student login credentials.
3. Click on the 'Enroll' button under 'Plan Summary'.

Once enrolled, can I cancel and get a refund?

Once you are enrolled in SHIP you will remain enrolled for that coverage period. However, you may request a termination of coverage termination on www.gallagherstudent.com/bc for the Spring Semester in the following situations:

1. You're entering the armed forces (a pro-rata of premium will be provided).
2. You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
3. 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). Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage period.

WAIVING THE SHIP COVERAGE

Am I eligible to waive?

If you are enrolled in a health insurance plan that is fully compliant with the Affordable Care Act and has comparable coverage to the Boston College Student Health Insurance Plan, you may waive the Student Health Insurance Plan.

Domestic students:

1. Students over the age of 18 may waive through www.bc.edu/my services.
2. Students under the age of 18 must complete a written waiver form. The form must be signed by the parent or guardian and the student. A written waiver form is available at <https://www.bc.edu/content/bc-web/offices/student-services/billing-student-accounts/medical-insurance.html>.

International students:

1. Login to your Gallagher Student account at www.gallagherstudent.com/bc and submit a waiver.

What should I know before waiving?

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 and 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 decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

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

What is comparable coverage?

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 Affordable Care Act (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, HMO or EPO plans
- Plans from insurance companies not located within the United States

- Prescription discount plans

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

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- 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

To initiate the Qualifying Life Event process before May 1, 2023:

1. Submit a Petition to Add form, available under the Forms tab at https://www.bc.edu/content/bc-web/offices/student-services/billing-student-accounts/medical-insurance.html#tab-forms_2022_2023.

To initiate the Qualifying Life Event process after May 1, 2023:

1. Go to www.gallagherstudent.com/bc.
2. Log in using your student login credentials.
3. Click on "Enroll-Qualifying Life Event".

May I use one of my state's health insurance plans to waive my SHIP?

If you live in the state where you are attending school and bought insurance through your state's marketplace, you may be able to waive your SHIP. Please review these plans carefully. Many of them will have a deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

NOTE: Are you an international student? You typically aren't eligible to purchase a subsidized marketplace plan or a state's Medicaid plan may jeopardize your visa status.

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 \$150 per Insured, per policy year deductible for In-Network services and a \$300 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$35 copayment for office visits
- Prescription drugs are covered for a 30-day supply after a:
 - \$20 copay for a generic/Tier-1 drug,
 - \$40 copay for a preferred brand name/Tier-2 drug,
 - \$60 copay for a non-preferred brand name/Tier-3 drug.

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

No, you do not 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 <http://www.bc.edu/offices/uhs/>.

How much does my student health insurance cost?

	Fall Semester (08/07/2022 – 01/12/2023)	Spring Semester (01/13/2023 – 08/06/2023)
Enrollment/Waiver Deadline	September 23, 2022	January 27, 2023
Student	\$1,637	\$2,121
Spouse	\$1,637	\$2,121
One Child	\$1,637	\$2,121
Two or More Children	\$3,274	\$4,242
Spouse & Two or More Children	\$4,911	\$6,363

Have changes been made to this year's plan?

No changes were made to the Plan for the 2022-2023 Policy Year.

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 Affordable Care Act. Refer to your SHIP brochure or certificate of coverage for details.

To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/BC and click on Dental Insurance under Additional Products.

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.

What other services available to me through my SHIP?

The following services are included and complement your SHIP program:

- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **EyeMed Vision** — through this program you can receive discounted services for eye exams, glasses or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.

- **SilverCloud** – an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

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 to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.
- **Dental Insurance Plan is available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/dental. 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.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit www.gallagherstudent.com/bc for complete details about additional insurance products and how to enroll.

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 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 2022, 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/bc.

2. Log in using your student login credentials.
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 Quincy, MA 02171 Website: www.gallagherstudent.com/BC click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms on or after 8/7/2021	UnitedHealthcare StudentResources	P.O. Box 809025 Richardson, TX 75380 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	Harvard Pilgrim PPO (MA, ME, NH) UHC Options PPO (nationally)	Website: www.gallagherstudent.com/BC click 'Find a Doctor'
Participating pharmacies	UHC Pharmacy	Website: www.gallagherstudent.com/BC click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	www.gallagherstudent.com/BC under 'Additional Products'
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Basix Phone: 1-888-274-9961 Websites: www.gallagherstudent.com/BC under 'Plan Enhancements' Silvercloud Website: https://gsh.silvercloudhealth.com/signup/

BOSTON COLLEGE

Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	UHC Global Assistance	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
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	www.uhcsr.com and log into 'My Account'
Telehealth services	Healthiest You	www.telehealth4students.com