



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/bc](http://www.gallagherstudent.com/bc).

## 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](http://www.gallagherstudent.com/bc).



2. Log in using your student login credentials.
3. Click on the 'Enroll' button under 'Plan Summary'.

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. 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 a dependent spouse or birth certificate for a dependent child.*

## Once enrolled, can I cancel and get a refund?

Once you are enrolled in SHIP you will remain enrolled for that coverage period.

## WAIVING 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/myservices](http://www.bc.edu/myservices).
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](http://www.gallagherstudent.com/bc) and submit a waiver.

Your insurance plan must provide medical evacuation and repatriation of remains coverage. If your policy does not have this benefit, you may purchase it as a standalone coverage at [www.gallagherstudent.com/bc](http://www.gallagherstudent.com/bc) (click on the Emergency Travel Assistance icon to enroll). You can upload the payment confirmation as proof of coverage. If your policy has this benefit (i.e. SACM sponsored plans), you can simply upload a copy of the verification letter as proof of coverage.

Medical Evacuation and Repatriation is a supplemental policy that is typically available at a reasonable cost, and you can purchase this coverage from the insurance carrier of your choice. If you would like an example cost for comparison when evaluating policies, Gallagher offers the coverage for \$60 (\$45 plus a \$15 handling fee) for an annual policy.



## 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).

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 **Mid-May 2024**:

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](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 **Mid-May 2024**:

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

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

Please visit [www.gallagherstudent.com/bc](http://www.gallagherstudent.com/bc)

### 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. 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 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?

### 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/>

## 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 Insurance Plan is 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) . 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.

## 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	BC Student Services	1-800-294-0294, <a href="mailto:bcserve@bc.edu">bcserve@bc.edu</a>
Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 <a href="http://www.gallagherstudent.com/bc">www.gallagherstudent.com/bc</a> click "Help Center"
ID cards, benefits, claims, claims payments incurred & Tax forms on or <b>after 8/7/2021</b>	UnitedHealthcare StudentResources	P.O. Box 809025 Richardson, TX 75380 1-866-948-8472 Email: <a href="mailto:customerservice@uhcsr.com">customerservice@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	Harvard Pilgrim PPO (MA, ME, NH) UHC Options PPO (nationally)	Website: <a href="http://www.gallagherstudent.com/BC">www.gallagherstudent.com/BC</a> click 'Find a Doctor'
Participating pharmacies	UHC Pharmacy	Website: <a href="http://www.gallagherstudent.com/BC">www.gallagherstudent.com/BC</a> click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	<a href="http://www.gallagherstudent.com/BC">www.gallagherstudent.com/BC</a> under 'Additional Products'





Answer Needed	Who To Contact	Contact Information
<p>Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)</p>	<p><b>Coast to Coast Vision</b> (Discount Vision)  800-252-3059  findbestbenefits.com/student  <b>UNI-CARE</b> (Dental Savings)  800-252-3059  findbestbenefits.com/student  <b>SilverCloud</b> (Behavioral Health)  <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a></p>	
<p>Worldwide assistance services (medical evacuation and repatriation)</p>	<p>UHC Global Assistance</p>	<p>Toll-free within the United States: 1-800-527-0218  Collect from outside of the United States: 1-410-453-6330  Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a></p>
<p>Additional Student Assistance Programs</p>	<p>24/7 Nurseline or Student Assistance Program</p>	<p><a href="http://www.uhcsr.com">www.uhcsr.com</a> and log into 'My Account'</p>
<p>Telehealth services</p>	<p>Healthiest You</p>	<p><a href="http://www.telehealth4students.com">www.telehealth4students.com</a></p>