



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 [CBU Student Health Insurance Website](#) or [www.gallagherstudent.com/calbaptist](http://www.gallagherstudent.com/calbaptist).

## Enrolling in My SHIP

### Am I eligible for student health insurance?

CBU is no longer requiring the submission of a health insurance waiver, but will be offering an opt-in student health insurance plan through *Wellfleet Student* for the following CBU domestic student populations.

- All traditional graduate and undergraduate students enrolled for 7 or more units.
- All traditional graduate students in the Athletic Training, Physician Assistant, Social Work, Speech Language Pathology programs enrolled for 1 or more units.
- All traditional Nursing Students enrolled for 1 or more units.

International students are still required to have the Student Health Insurance, and will continue to be automatically enrolled in the program.

### How do I enroll?

Beginning for the Fall 2023 semester, CBU is no longer requiring the submission of a health insurance waiver, but will be offering an opt-in student health insurance plan through *Wellfleet Student* for the following CBU domestic student populations.

- All traditional graduate and undergraduate students enrolled for 7 or more units.
- All traditional graduate students in the Athletic Training, Physician Assistant, Social Work, Speech Language Pathology programs enrolled for 1 or more units.
- All traditional Nursing Students enrolled for 1 or more units.

Students interested in purchasing the Student Health Insurance should complete the [Student Health Insurance Request Form](#). You must be an existing California Baptist student to access this form.

International students are still required to have the Student Health Insurance, and will continue to be automatically enrolled in the program.

Enrollment Dates are as follows:

- Fall: 6/1/2023 to 9/19/2023
- Spring: 9/20/2023 – 1/22/2024
- Summer: 1/23/2024 – 5/22/2024

### How do I enroll my dependents?

This plan does not offer coverage for your dependents.

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

Once you are enrolled in SHIP, you will remain enrolled in the plan for the remainder of the semester. 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 are an international student withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

## 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 \$500 per insured, per policy year deductible for in-network services and a \$1000 per insured, per policy year deductible for out-of-network services.
- It has a \$15 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
  - \$15 copay for a [generic/tier-1 drug].

- \$25 copay for a [preferred brand name/tier-2 drug].
- \$45 copay for a [non-preferred brand name/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 plan's pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/calbaptist](http://www.gallagherstudent.com/calbaptist).

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

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

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

Here are the changes made for the 2023–2024 Policy Year:

- Carrier change to Wellfleet.
- Student Health Insurance is voluntary unless you are an international student.
- The Following benefits (where applicable) will be added to the plan. The group's coinsurance will apply. Skilled Nursing Facility Benefit, Allergy Testing and Treatment Including Injections, Chiropractic Care Services, Accidental Injury Dental Treatment, Sickness Dental Expense Benefit, Orthotics, Treatment for Temporomandibular Joint (TMJ) Disorder, Enteral Formulas and Nutritional Supplements, Tuberculosis Screening, Titters, Quantiferon B tests including shots (other than covered under preventive services).
- Outpatient Mental Health will no longer require Prior Authorization except for Outpatient Surgery.

## 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 Inquiries	California Baptist University	University Card Services cardservices@calbaptist.edu 951.552.8552 <a href="#">CBU Student Health Insurance Website</a>
Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 <a href="http://www.gallagherstudent.com/calbaptist">www.gallagherstudent.com/calbaptist</a> click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Wellfleet Student	PO Box 15369 Springfield, MA 01115-5369 Main Number: (413) 733-4540 Customer Service: (877) 657-5030 <a href="https://wellfleetstudent.com/">https://wellfleetstudent.com/</a>
Participating Pharmacies	Wellfleet Rx/ESI	<a href="http://www.gallagherstudent.com/calbaptist">www.gallagherstudent.com/calbaptist</a> click "Pharmacy Program"