



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





Topic / Question	Page Numbers
<p>Getting Started</p> <ul style="list-style-type: none"> Where can I learn about my Student Health Insurance Plan (SHIP)? How do I log in? 	3
<p>Enrolling in my SHIP</p> <ul style="list-style-type: none"> Am I eligible for Student Health Insurance? How do I enroll? How do I enroll my dependents? Can I enroll my dependents after the enrollment period is over? Once I've enrolled, can I cancel? Get a refund? 	3-4
<p>Waiving the SHIP Coverage</p> <ul style="list-style-type: none"> Am I eligible to waive coverage offered by school? What should I know before waiving? What is "comparable coverage?" How do I waive? Can I edit my waiver form after I've submitted it? Can I rescind my waiver form after I've submitted it? Do you audit or verify my request to waive? If I waive, but then lose my existing health insurance coverage, can I enroll in SHIP? Can I use one of my state's health insurance plans to waive my SHIP? 	4-7
<p>About my Benefits</p> <ul style="list-style-type: none"> What do my benefits include? How can I get more information about my plan? Do I need a referral from my school's Health Services to see an off-campus doctor? How much does my SHIP plan cost? Have changes been made to this year's plan? How do I find a doctor? How do I find a pharmacy? Does my plan include dental and/or vision insurance? Am I still covered if I move off campus? While traveling? When studying abroad? Am I still covered after I graduate? How does the Affordable Care Act (ACA) affect my SHIP? What other services are available to me? What other insurance products are available to students? 	7-11



Topic / Question	Page Numbers
General Account Information How do I obtain an ID card? How do I obtain a tax form? How do I print my verification letter? How do I view my account information? How do I change my address? Who do I contact?	12-13



Getting Started

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

A Go to www.gallagherstudent.com/cdu.

Q How do I log in?

A 1. Go to www.gallagherstudent.com/cdu.
2. Under "Profile", enter your 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).

Enrolling in my SHIP

Q Am I eligible for student health insurance?

A All registered undergraduate students taking 12 or more credits (6 of which may be online) and all registered graduate students taking 9 or more credits (4 of which may be online) are required to purchase this insurance plan, unless proof of comparable coverage is provided. Eligible dependents, including domestic partners, of enrolled students may participate in the Student Health Insurance Plan on a voluntary basis. 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

Q How do I enroll?

A 1. Go to www.gallagherstudent.com/cdu.
2. Login under 'Profile'.
3. Click on the 'Enroll' button under 'Plan Summary'.
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent

Q How do I enroll my dependents?

A 1. Go to www.gallagherstudent.com/cdu.
2. Follow the login Instructions.
3. Click "Enroll".
4. Follow the instructions to complete the form to enter and enroll your "Dependent Spouse/Partner" and/or "Dependent Children".



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; you wouldn't be able to enroll them for annual 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 Dependent Spouse or Birth Certificate for Dependent Child..

Q Can I enroll my dependents outside of the open enrollment period?

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

In such cases, you must submit a Dependent Qualifying Life Event Enrollment form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on www.gallagherstudent.com/cdu and click on Dependent Qualifying Life Event Enrollment form. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Note: Once your dependent is enrolled, you can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

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

- A Once you're enrolled in SHIP, you will remain enrolled in it for that 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 are an international student who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

Waiving the SHIP Coverage

Q Am I eligible to waive?



A 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 to have 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 not available—outside of your HMO's service area and will not meet your school's waiver requirements.

Q What should I know before waiving?

A 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
 - 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.
- Are you an international student? If so, you won't be able to waive coverage.

If you don't complete a decision form by the published deadline, you will be automatically enrolled in and billed for your SHIP.



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>

Q What is comparable coverage?

A 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 plans
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans

Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/cdu.
 2. Follow the login Instructions.
 3. Click "Waive".
 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.

Q Will you audit or verify my waiver request?

A 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're 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. If you elect to waive, you will be responsible for any medical expenses you incur.



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

A Yes, if it's before your waiver/enrollment deadline of September 23, 2022.

1. Go to www.gallagherstudent.com/cdu.
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.
You may not edit your form after September 23, 2022.

Q Can I rescind my form after I've submitted it?

A Yes, only if it's before your waiver/enrollment deadline of September 23, 2022.

1. Go to www.gallagherstudent.com/cdu.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Click here to rescind your waiver".

You may not edit your form after September 23, 2022.

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

A 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:

1. Go to www.gallagherstudent.com/cdu.
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: Do 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.

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

A 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 higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you'll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status.

About My Benefits

Q What do my benefits include?

A. 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 \$200 per Insured, per policy year deductible for In-Network services and a \$400 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$25 copayment for office visits
- Prescription drugs are covered for a 30-day supply after:
 - A \$15 copay for a Tier-1 drug
 - A \$50 copay for a Tier-2 drug,



- A copay for 80% of NC up to \$250 for a 30-day supply of 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/cdu.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/cdu and click on Summary of Benefits.

Q How much does my student health insurance cost?

A See chart below

Undergraduate	Annual 08/22/2022 – 08/21/2023
Student	\$2,725
Spouse*	\$2,725
One Child*	\$2,725
Three or More Children*	\$8,175

Graduate	Annual 08/22/2022 – 08/21/2023
Student	\$3,638
Spouse*	\$3,638
One Child*	\$3,638
Three or More Children*	\$10,914

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

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

Q How do I find a doctor?



A 1. Go to www.gallagherstudent.com/cdu and click on "Find a Doctor"

Q How do I find a pharmacy?

A 1. Go to www.gallagherstudent.com/cdu and click on "Pharmacy Program"

Q Does my SHIP plan include dental and/or vision insurance?

A If you're 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

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

A Yes, your plan covers you wherever you are. As long as you're 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 TravelGuard at 1-877-305-1966 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.

Q Am I still covered after I graduate?

A. 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.

Q How does the ACA affect my SHIP?

- A. Your SHIP fully complies with the ACA. Being ACA compliant means your plan offers essential health benefits which includes certain preventive services such as annual physical and gynecology exams and some immunizations. It also covers pre-existing conditions without any waiting period.

There is no longer a federal tax penalty for not having health insurance, but the mandate to have health insurance remains. There are some states that have kept a state tax penalty for not having health insurance as well as having additional insurance requirements.

If you are under the age of 26, you may be eligible to enroll as a dependent on your family's employer/group health insurance plan. Contact that plan for more information.

Q What other services available to me through my SHIP?

- A. 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.

Q What other insurance products available to students?

- A. 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 or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/dental or www.gallagherstudent.com/vision. 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 for complete details about additional insurance products and how to enroll.

General Account Information

Q How do I obtain an ID Card?

- A ID cards are usually available 5-7 business days after your enrollment is processed by Wellfleet.
1. Go to <https://www.wellfleetstudent.com>.
 2. Enter Charles R. Drew University of Medicine and Science in the “Find Your School” search box.
 3. Under ‘Discover My Benefits’, click ‘Log In to access...’
 4. Click ‘Create an Account’ if you haven’t created an account to register or ‘Log In’ if you have one
 5. Use the “Student Options” tab located at the top of the page to view, email, or print your ID card.
 6. Students could also download the Wellfleet Student Mobile App.

Q How do I obtain a tax form?

- A 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.

Q How do I print my verification letter?

- A Verification Letters are usually available 5-7 business days after your eligibility is confirmed.
1. Go to www.gallagherstudent.com/cdu.
 2. Follow the login Instructions.
 3. Navigate to “Account Details”.
 4. Click “Verification of Coverage”.

Q How do I change my address?



A Please contact your school to update your address.

Q Who do I contact?

A 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: www.gallagherstudent.com/cdu click the 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet	Wellfleet PO Box 15369 Springfield, MA 01115-5369 Phone: 1-877-657-5030 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna Open Access Plus Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/cdu , click 'Find a Doctor'
Participating pharmacies	Cigna Pharmacy Network	Phone: 1-800-633-7867 Website: www.gallagherstudent.com/cdu , click 'Pharmacy Program'
Voluntary Dental and Voluntary Vision	Ameritas Dental and Ameritas Vision	Phone: 1-855-672-3232 www.gallagherstudent.com/cdu , click 'Additional Products Needed'
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/



Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside the United States: 1-715-295-9311