



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



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

A Go to <http://www.gallagherstudent.com/FGCU>.

Q How do I log in?

- A
1. Go to <http://www.gallagherstudent.com/FGCU>.
 2. Under 'Profile', click on LOG IN.
 3. **First Time Users:** You will need to complete the registration form.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

- A. All registered domestic undergraduate students enrolled in a minimum of twelve credit hours (or considered full time) and graduate students enrolled in a minimum of nine credit hours (or considered full time) as well as psychology doctoral interns and post-doctoral fellows are eligible to participate on a voluntary basis. Eligible Dependents, including Domestic Partners of enrolled students may participate in this plan on a voluntary basis. Credit hour requirement can be met by a combination of online and on campus, not to exceed 50% online.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.

Q How do I enroll?

- A
1. Go to www.gallagherstudent.com/FGCU.
 2. Follow the login Instructions.
 3. Click "Enroll".
 4. Follow the instructions to complete the form.
 5. Enrollment confirmation email will be sent.
 6. You will receive an email with a link to submit payment

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/FGCU.
 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".

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 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.

Q Can I enroll my eligible dependents?

A Yes, you can enroll your eligible dependent(s) by going to <http://www.gallagherstudent.com/FGCU> logging in, and clicking on "Enroll."

Note: 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.

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

A No, You must purchase dependent insurance for the same coverage period as your own coverage during the open enrollment period.

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 \$1,000 per policy year deductible for In-network medical services.
- It has a \$1,950 per policy year per deductible for Out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$20 copay for a 30-day supply of a generic/Tier-1 drug
 - a \$100 copay for a 30-day supply of a preferred brand name/Tier-2 drug,
 - a \$450 copay for a 30-day supply of 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 plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/FGCU.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/FGCU

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

A No, you don't need a referral. However, seeking care or advice first from Student Health Services is a good idea, since they can connect you with valuable on-campus services or refer you to providers they know off-campus. For more information, visit your school's Health Services website <http://www.fgcu.edu/studenthealth/>.

Q How much does my student health insurance cost?

A See chart below

	Annual 8/17/22-8/16/23	Fall 8/17/22-1/5/23	Spring 1/6/23-5/10/23	Spring/Summer 1/6/23-8/16/23	Summer 5/11/23-8/16/23
Student	\$7,063.00	\$2,748.00	\$2,419.00	\$4,315.00	\$1,896.00
Spouse	\$7,063.00	\$2,748.00	\$2,419.00	\$4,315.00	\$1,896.00
One Child	\$7,063.00	\$2,748.00	\$2,419.00	\$4,315.00	\$1,896.00
Two or More Children	\$14,126.00	\$5,496.00	\$4,838.00	\$8,630.00	\$3,792.00
Spouse and Two or More Children	\$21,189.00	\$8,244.00	\$7,257.00	\$12,945.00	\$5,688.00

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

A Yes, here are the plan design changes:

- The deductibles are changing from \$500 In-Network/\$800 Out-of-Network to \$1,000 In-Network/\$1,950 Out-of-Network.
- The Out of Pocket Maximums are changing from \$7,500/\$14,000 In-Network to \$8,700/\$16,900 In-Network and from \$15,000/\$30,000 Out-of-Network to \$17,900/\$35,800 Out-of-Network.
- The Emergency Room copay has changed from \$150 to \$300.
- The In-Network prescription copays has changed from \$15/\$50/\$100 to after a \$250 prescription deductible: \$20/\$100/\$450.

Q How do I find a doctor?

- A 1. Go to www.gallagherstudent.com/FGCU .
2. Click on "Find a Doctor".

Q How do I find a pharmacy?

- A 1. Go to www.gallagherstudent.com/FGCU.
2. 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. Refer to your SHIP brochure or certificate of coverage for details.

For other dental and vision options, see "Are there other products and services available to me?"

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 United HealthCare Global 1-800-527-0218 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:
- **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.

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/FGCU and click on Additional Products Needed 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/FGCU and click on Additional Products Needed. 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/FGCU and click on Additional Products Needed for complete details about additional insurance products and how to enroll.

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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 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, EOBs and other plan-related information.

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/FGCU.
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: http://www.gallagherstudent.com/FGCU , click Help Center link
Benefits, claims, Taxes and claims payments	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred providers	UnitedHealthcare Choice Plus PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/FGCU , click ‘Find a Doctor’
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/FGCU , click ‘Pharmacy Program’
Voluntary Dental and Voluntary Vision	Ameritas Dental and Vision	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/FGCU , click ‘Dental and Vision Enrollment’

Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwithyemed.com
Worldwide assistance services (medical evacuation and repatriation)	United HealthCare Global	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
Assistance programs	24/7 Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You: 24/7 Doctor Access	Phone: 1-855-870-5858 Website: www.telehealth4students.com