



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



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Getting Started

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 International Students

Enrollment in a health insurance plan is required for all international students at Florida Gulf Coast University. To ensure compliance with this policy, students (as defined below), are automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable insurance coverage is documented. Documentation is provided by completing a waiver form identifying the in-force comparable coverage and submitting it by the posted deadline. If a form is not submitted by the deadline, the student will remain enrolled in the Student Health Insurance Plan for the policy year.

- All international students on F1 or J1 Visa status will be automatically enrolled in, and billed for, the Student Health Insurance Plan, unless proof of other adequate insurance is presented, via a compliance form.

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

Voluntary Students

If you meet one of the following criteria, you are eligible to enroll in the Student Health Insurance Plan on a voluntary basis:

- All registered domestic undergraduate students enrolled in a minimum of twelve credit hours (or considered full time)
- Graduate students enrolled in a minimum of nine credit hours (or considered full time)
- Psychology doctoral interns and post-doctoral fellows

Credit hour requirement can be met by a combination of online and on campus, not to exceed 50% online. Eligible Dependents, including Domestic Partners of enrolled students may also participate in this plan on a voluntary basis.

Q How do I enroll?

A International Students

You are already enrolled and no action is needed. To review enrollment.

1. Go to www.gallagherstudent.com/FGCU.
2. Follow the login Instructions.
3. View "Account Details" found on the lower left side of landing page

Voluntary Students

1. Go to www.gallagherstudent.com/FGCU.
2. Follow the login Instructions.
3. Click "Enroll".
4. Follow the instructions to enroll.

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".

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 at www.gallagerstudent.com/FGCU under Plan Summary tile. 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 Florida Gulf Coast'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.

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 https://www.fgcu.edu/academics/internationalservices/intl_health_insurance.
 2. Complete Insurance Compliance Form
 3. Upload Proof of Insurance
 4. Proof of insurance should be submitted no later than 2 weeks before classes begin.

Q Will FGCU audit or verify my waiver request?

- A Yes, FGCU will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you're at school.

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

- A If you waive the SHIP and then lose coverage under that plan (called a qualifying event), you may submit a Direct Pay Qualifying Life Event Enrollment Form. The form can be found on at www.gallagherstudent.com/FGCU under the Plan Summary tile.

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 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 policy year deductible for In-network medical services.
- It has a \$1000 per policy year deductible for Out-of-network medical services.
- For UHCSR, change to 31-day For prescription drugs from participating pharmacies, you will pay:
 - a \$20 copay for a 30-day supply of a generic/Tier-1 drug
 - a \$75 copay for a 30-day supply of a preferred brand name/Tier-2 drug,
 - a \$150 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	\$3,315.00	\$1,290.00	\$1,135.00	\$2,025.00	\$890.00
Spouse	\$3,315.00	\$1,290.00	\$1,135.00	\$2,025.00	\$890.00

One Child	\$3,315.00	\$1,290.00	\$1,135.00	\$2,025.00	\$890.00
Two or More Children	\$6,630.00	\$2,580.00	\$2,270.00	\$4,050.00	\$1,780.00
Spouse and Two or More Children	\$9,945.00	\$3,870.00	\$3,405.00	\$6,075.00	\$2,670.00

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

A Here are the changes made for the 2022-2023 Year:

- The deductibles are changing from \$400 In-Network/\$650 Out-of-Network to \$500 In-Network/\$1,000 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 \$15,000/\$30,000 Out-of-Network to \$17,900/\$35,800 Out-of-Network.
- The Out-of-Network coinsurance has changed from 70% to 60%.
- The Emergency Room copay has changed from \$150 to \$100.
- The In-Network prescription copays has changed from \$20/\$60/\$100 to \$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. The same is true for your eligible and enrolled dependents. 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 are 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 annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester. You may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/FGCU.

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?

- **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.

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: 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'

Answer Needed	Who To Contact	Contact Information
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'
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.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