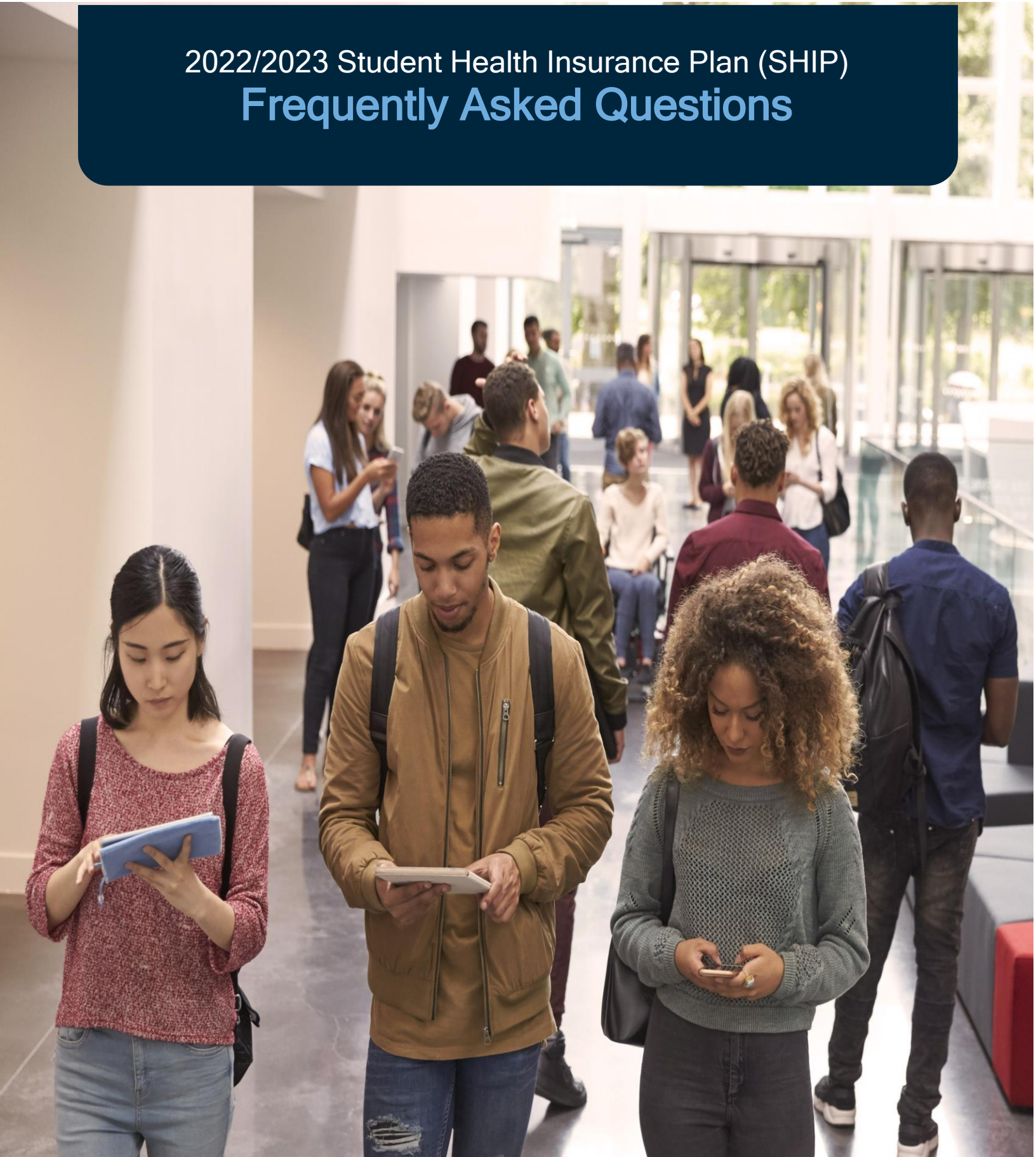


## 2022/2023 Student Health Insurance Plan (SHIP) Frequently Asked Questions



# TABLE OF CONTENTS

Where can I learn about the Student Health Insurance Plan (SHIP)? .....	1
How do I log in?.....	2
Enrolling in my SHIP .....	2
Am I eligible for student health insurance? .....	2
How do I enroll? .....	2
How do I enroll my dependents? .....	2
Can I enroll my dependents outside of the open enrollment period? .....	3
Once enrolled, can I cancel? Get a refund? .....	3
Waiving the SHIP Coverage .....	4
Am I eligible to waive?.....	4
What should I know before waiving? .....	4
What is comparable coverage? .....	5
How do I waive health insurance coverage? .....	5
Will you audit or verify my waiver request? .....	6
Can I edit my form after I've submitted it? .....	6
If I waive, but then lose my coverage, can I enroll in SHIP? .....	7
May I use one of my state's health insurance plans to waive my SHIP? .....	7
About My Benefits .....	8
What do my benefits include? .....	8
Do I need a referral from my school's Health Services to see an off-campus health provider? .....	8
How much does my student health insurance cost? .....	9
Have changes been made to this year's plan? .....	9
Does my SHIP plan include dental and/or vision insurance? .....	9
Am I still covered if I live off campus? While traveling? When studying abroad? .....	9
Am I still covered after I graduate? .....	10
How does the ACA affect my SHIP? .....	10
What other insurance products are available to students? .....	10
General Account Information .....	11
How do I obtain an ID Card? .....	11
How do I obtain a tax form? .....	11
How do I print my verification letter? .....	11
How do I change my address? .....	12
Contact Information .....	12

## Getting Started

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

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

## How do I log in?

- Go to [www.gallagherstudent.com/RIT](http://www.gallagherstudent.com/RIT).
- Under 'Profile', click on LOG IN and enter your student login credentials.

## ENROLLING IN MY SHIP

### Am I eligible for student health insurance?

Enrollment is voluntary for all domestic registered students. All full and part-time international students (except those on H1b Visas) will be automatically enrolled in the Student Health Plan each semester, based on registration status, and billed by Student Financial Services. International students who already have adequate US health insurance can waive this coverage.

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

### How do I enroll?

**Domestic students can enroll on a voluntarily basis and choose to pay online directly or add the charge to your student account. International students are auto enroll by RIT (no action is needed unless you need to enroll your dependent)**

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

### How do I enroll my dependents?

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

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

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 Petition to Add 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 your school's page at [www.gallagerstudent.com](http://www.gallagerstudent.com). 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.

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

Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

- You are entering the armed forces.
- You submit a written request to Gallagher Student Health & Special Risk to cancel your coverage. Contact Gallagher Student Health & Special Risk for specific instructions. If your request is approved, your coverage

will terminate at the end of the month during which we received the request. Note: if your health coverage doesn't meet your school's waiver requirements, you will not be allowed to terminate coverage.

## WAIVING THE SHIP COVERAGE

### Am I eligible to waive?

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.

### 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
  - 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 are an international student and do not complete a waiver 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>

## 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). 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

## How do I waive health insurance coverage?

**International Student can waive if your current insurance plan is comparable to SHIP and Affordable Act (ACA) compliant.**

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

## Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school. Here is how our waiver review process works:

- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.
- We verify most waiver requests within 1-2 business days.
- Once we verify your coverage, we'll email you at the address you provided on your form to let you know if your waiver request was approved or denied. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

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

Yes, if it's before your waiver/enrollment deadline of September 30, 2022

1. Go to [www.gallagherstudent.com/RIT](http://www.gallagherstudent.com/RIT).
  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 30, 2022

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

Yes, only if it's before your waiver/enrollment deadline of September 30, 2022

1. Go to [www.gallagherstudent.com/RIT](http://www.gallagherstudent.com/RIT).
2. Follow the login Instructions.

3. Navigate to "Account Details".
4. Click "[Click here to rescind your waiver](#)".
5. Click "Rescind My Waiver".

**NOTE:** Once waiver is rescinded, this action cannot be reversed.

You may not edit your form after September 30, 2022

## 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:

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

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

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

**NOTE:** Are you an international student? You typically aren't eligible to purchase a subsidized marketplace plan or a state's Medicaid plan may jeopardize your visa status.



## 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 90% 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 zero deductible for In-Network and Out-of-Network medical services.
- It has a zero copayment for office visits.
- Prescription drugs are covered for a 30-day supply after:
  - A \$15 copay for a generic drug,
  - A \$45 copay for a preferred brand name,
  - A \$70 copay for a non-preferred brand name 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/RIT](http://www.gallagherstudent.com/RIT).

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

No, you do not need a referral. However, it's a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at:

<https://www.rit.edu/studentaffairs/studenthealth/>

## How much does my student health insurance cost?

	Annual (08/15/2022-08/14/2023)	Fall (08/15/2022-12/31/2022)	Spring/Summer (01/01/2023-08/14/2023)
Enrollment/Waiver Deadline	September 30, 2022	September 30, 2022	February 28, 2023
<b>Student</b>	\$2,344	\$893	\$1,451
<b>Spouse</b>	\$2,344	\$893	\$1,451
<b>Child</b>	\$2,344	\$893	\$1,451
<b>2+ Children</b>	\$4,688	\$1,786	\$2,902

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

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

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

If you are 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?"

## 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 OnCall International at 1-800-850-4556 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 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.

## How does the ACA affect my SHIP?

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.

## 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.

- **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](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

## GENERAL ACCOUNT INFORMATION

### How do I obtain an ID Card?

ID cards are available online usually available 5-7 business days after your enrollment is processed by Aetna.

1. Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).
2. Click 'Your Member Website' at the top of the page.
3. Click 'Register' if you haven't created an account or 'Login' if you have one.
  - You will need your Aetna ID number to proceed.
  - Newly-enrolled students can find this in the welcome email received from Aetna when your enrollment has been processed.
  - Returning students can use their Aetna ID number found on their prior year's ID card.
4. Once logged in, you will have access to ID cards, Claim information, Explanation of benefits (EOBs) and other plan-related information.

### How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2021, 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.

### How do I print my verification letter?

Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to [www.gallagherstudent.com/RIT](http://www.gallagherstudent.com/RIT).
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

## How do I change my address?

Please contact your school to update your address.

## CONTACT INFORMATION

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, service concerns, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 <a href="http://www.gallagherstudent.com/RIT">www.gallagherstudent.com/RIT</a> , click Help Center
Benefits, claims, claims payments, and Tax forms	Aetna Student Health	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
In-Network providers	Aetna PPO Network	Phone: 1-866-146-6590 Website: <a href="http://www.gallagherstudent.com/RIT">www.gallagherstudent.com/RIT</a> , click 'Find a Doctor'
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-800-238-6279 Website: <a href="http://www.gallagherstudent.com/RIT">www.gallagherstudent.com/RIT</a> , click 'Pharmacy Program'
Worldwide assistance services (medical evacuation and repatriation)	OnCall International	Toll-free within the United States: 1-800-850-4556  Collect from outside of the United States: 1-603-328-1713  Website: <a href="http://www.oncallinternational.com">www.oncallinternational.com</a>
Telehealth services	TeleDoc	Phone: 1-800-835-2362 Website: <a href="http://www.teledoc.com">www.teledoc.com</a>