



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)?

Visit www.gallagherstudent.com/RIT.

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 login to 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.
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.
2. Follow the login Instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation will be sent.

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 a dependent spouse or birth certificate for a dependent child.*

Am I eligible to waive?

Domestic students don't need to waive. Only international students need 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 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 unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

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.
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. You will need your health insurance information.

Note: *Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.*

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.

Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of September 30, 2023.

1. Go to 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, 2023.

If I lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

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

To initiate the Qualifying Life Event process:

1. Go to 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: Read the form carefully as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel? Get a refund?

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

1. You are entering the armed forces.
2. You submit a Termination of Coverage form to Gallagher Student Health & Special Risk to cancel your coverage.

To Request Termination of Coverage

1. Go to www.gallagherstudent.com/RIT.
2. In the “Account Detail” tile under “Plan Summary” click “the Termination of Coverage” link.
3. Complete the termination form, choosing your appropriate termination reason.
4. Some selections, like “alternate coverage,” will prompt you to provide alternate insurance information.
5. Submit the form.

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 does not meet your school’s waiver requirements, you will not be allowed to terminate coverage. Also, the prorated premium refund will be credited to your student account at the end of month.

About My Benefits

Go to: www.aetnastudenthealth.com

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.

How can I get more information about my plan?

Go to www.gallagherstudent.com/RIT or www.aetnastudenthealth.com

How much does my student health insurance cost?

See chart below:

	Annual (08/15/2023-08/14/2024)	Fall (08/15/2023-12/31/2023)	Spring/Summer (01/01/2024-08/14/2024)
Enrollment/Waiver Deadline	September 30, 2023	September 30, 2023	February 29, 2024
Student	\$2,377	\$903	\$1,474
Spouse	\$2,377	\$903	\$1,474
Child	\$2,377	\$903	\$1,474
2+ Children	\$4,754	\$1,806	\$2,948

Have changes been made to this year's plan?

No changes were made to the plan for the 2023–2024 Policy Year.

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

Yes, your plan covers you wherever you are. If 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 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 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 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 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.

How do I obtain an ID card?

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.aetnastudenthealth.com.
2. Choose your school name from the drop-down box.
3. Click the purple icon that says “Get your ID card.”
4. Enter your Student ID number and date of birth, then click “Submit” to generate your ID card.
5. Note: This process will only allow access to your ID card. In order to obtain access to claim information and tax documents, you will need to create a User Account using the “Your Member Website” link at the top of the page.

Contact Information

Who do I contact?

See the guide below:

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 www.gallagherstudent.com/RIT , 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: www.aetnastudenthealth.com
In-Network providers	Aetna PPO Network	Phone: 1-866-146-6590 Website: www.gallagherstudent.com/RIT , click 'Find a Doctor'
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-800-238-6279 Website: www.gallagherstudent.com/RIT , click 'Pharmacy Program'

Answer Needed	Who To Contact	Contact Information
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: www.oncallinternational.com
Telehealth services	TeleDoc	Phone: 1-800-835-2362 Website: www.teledoc.com