



SMITH COLLEGE

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

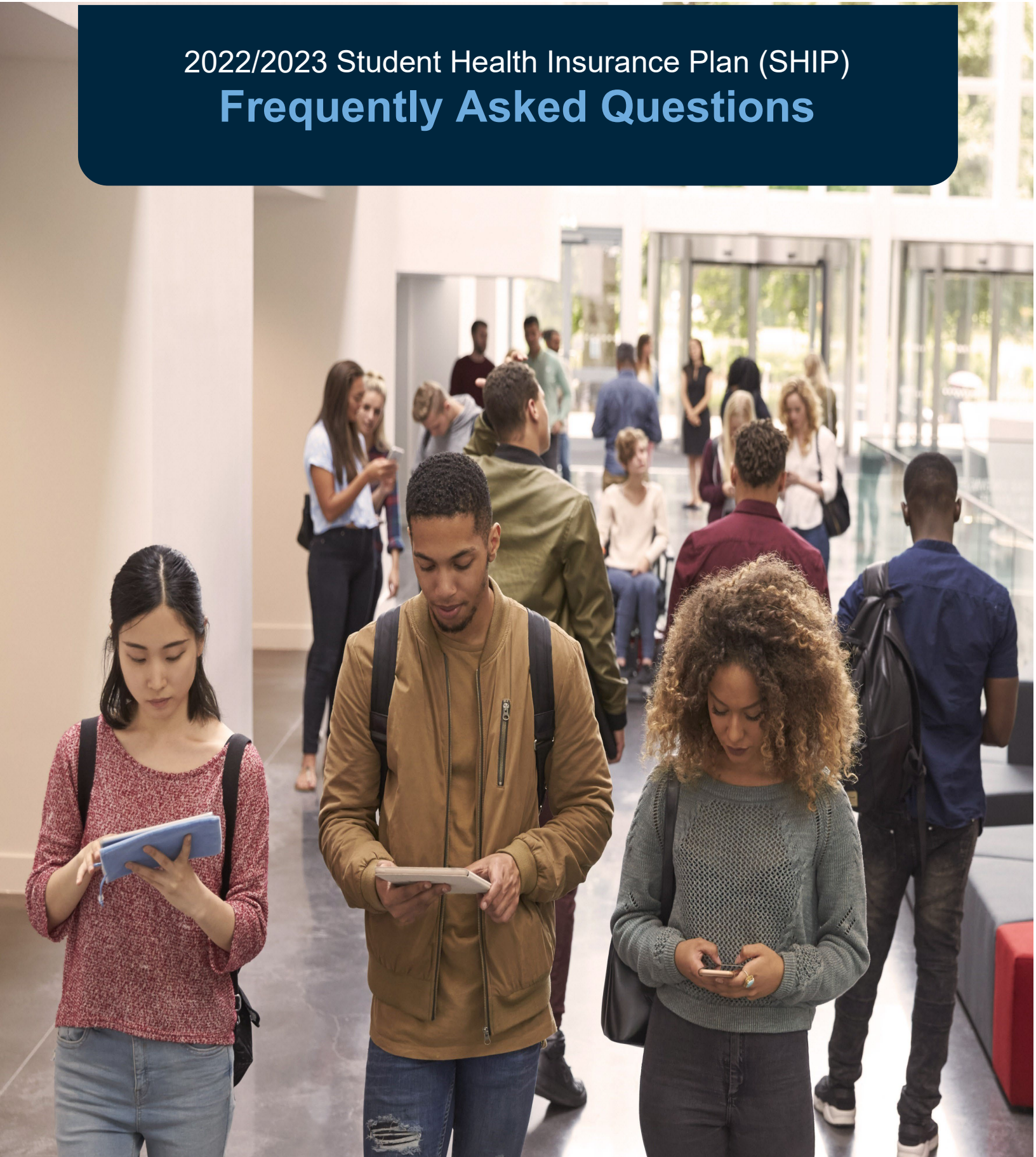


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GETTING STARTED

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

Go to www.gallagherstudent.com/smith.

How do I log in?

1. Go to www.gallagherstudent.com/smith.
2. Under “Profile”, click on LOG IN and enter your student login credentials.

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

All students in a degree program enrolled in at least 25% of full-time credits are automatically enrolled in and billed for the Student Blue Plan at registration, unless proof of comparable coverage is furnished.

- Ada Comstock Scholars who are regular employees of the College are not eligible.
- Students on an approved Medical Leave of Absence, who have been previously insured under this Plan for at least one year prior to the Medical Leave, are eligible to enroll in this insurance Plan for a maximum of two consecutive semesters.

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?

1. Go to www.gallagherstudent.com/smith.
2. Login under “Profile”.
3. Click the ‘Enroll’ button.

Dependent Coverage: 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 add eligible dependent(s) 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 Qualifying Life Event enrollment form with supporting documentation and payment to Gallagher Student Health & Special Risk within 60 days of the qualifying event. The form can be found. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 60 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?

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination (and a pro-rated premium refund/credit) in the following situations:

- You are entering the armed forces.
- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester). Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall 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.
- Are you an international student? If so, you won't be able to waive coverage.

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?

1. Go to www.gallagherstudent.com/smith.
2. Login under “Profile”.
3. Click “Waive”.

Will you audit or verify my waiver request?

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 are 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.

Can I rescind my form after I’ve submitted it?

Yes, only if it's before your waiver/enrollment deadline.

1. Go to www.gallagherstudent.com/smith.
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.

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/smith.
2. Under “Profile”, click on LOG IN and enter your student login credentials.
3. Click on “Enroll-Qualifying Life Event”

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 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 100% 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 \$250 per Insured, per policy year deductible for In-Network services and a \$500 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
 - \$30 copay for a Tier-2 drug,
 - \$50 copay for a Tier-3 drug,
 - \$100 copay for a Tier-4 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/smith.

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.

How much does my student health insurance cost?

	Annual (08/15/2022 – 08/14/2023)	Spring/Summer (01/15/2023 – 08/14/2023)	Summer (06/15/2023 – 08/14/2023)
Student	\$3,014	\$1,755	\$494
One Dependent*	\$2,965	\$1,730	\$494
All Dependents*	\$11,823	\$6,897	\$1,971

*A nominal, non-refundable processing fee applies.

Have changes been made to this year's plan?

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

- Increase out of pocket maximum from in-network \$5,000/\$10,000 and out-of-network \$10,000/\$20,000 to in and out-of-network \$8,700/\$17,400
- Increase in-network Office Visit / Specialist copay from \$10 to \$25
- Increase in-network inpatient copay from \$250 copay after deductible to \$500 copay after deductible
- Increase in-network outpatient surgery copay from \$150 copay after deductible to \$250 copay after deductible
- Increase in-network Urgent Care copay from \$10 to \$25
- Increase Mental Health inpatient cost sharing from \$250 after deductible to \$500 after deductible

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.

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 Gallagher Global AXA 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 services available to me through my SHIP?

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.

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.
- **Dental Insurance Plan through BCBS of Massachusetts is available** to all students to enroll in a voluntary dental plan at an additional cost.
- **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/smith 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 through the MyBlue app available in the App Store or Google Play, usually 5-7 business days after your enrollment is processed by BCBS.

- You'll need your BCBS ID number to create your account (you do not need your social security number)
- Your BCBS ID number is available by going to 'My Account' on GSH's website.

If you need a replacement ID card, log onto www.bluecrossma.com/myblue or call 1-800-253-5210.

How do I obtain a tax form?

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.

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/smith.
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, or service concerns ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/smith click the ‘Help Center’ link
Benefits, claims, claims payments incurred & Tax forms	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: www.bluecrossma.com
Preferred Provider Network	Blue Cross Blue Care Elect PPO	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/smith “Find a Doctor”
Participating pharmacies	Express Scripts	Phone: 1-800-711-0917 Website: www.gallagherstudent.com/smith “Pharmacy Program”
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.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)	Gallagher Global Assistance	Toll-free within the United States: 1-866-693-6873 Collect from outside of the United States: 1-312-935-9242 Email: GallagherGlobalAssistance@ajg.com
Assistance Programs	Blue Care Nurse Advise Line & Health and Wellness Benefits	Phone: 1-888-247-BLUE (2583)
Telehealth services	Well Connection	Phone: 1-800-821-1388 Website: www.bluecrossma.com