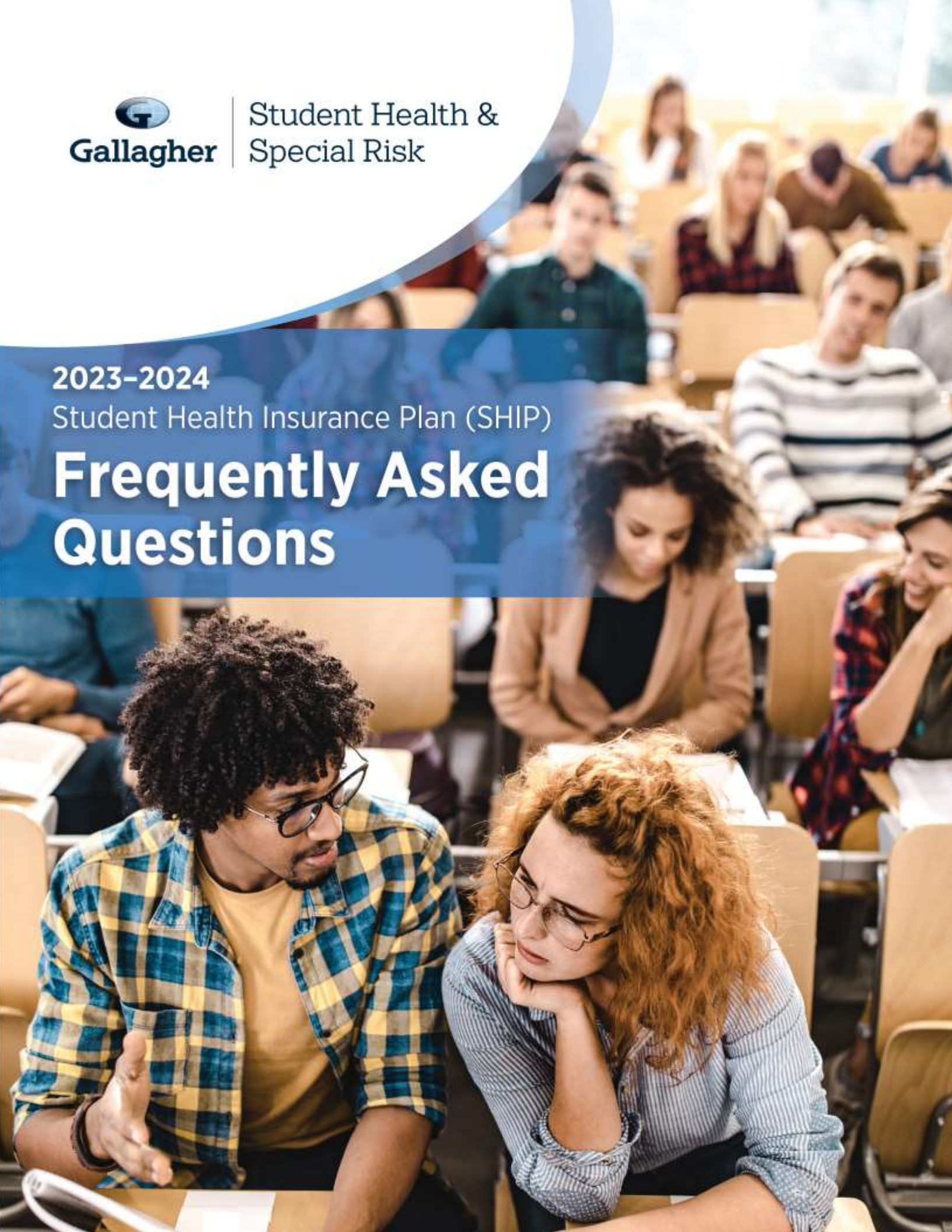
Gallagher | Student Health & Special Risk



2023–2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

SMITH COLLEGE

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Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit gallagherstudent.com/smith.

Enrolling in My SHIP

Am I eligible for student health insurance?

Domestic undergraduate:

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 Withdrawal, who have been previously insured under this Plan for at least one year prior to the Medical Withdrawal, 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 will be 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 or waive (opt out) of SHIP?

1. 1. Go to www.gallagherstudent.com/smith.
   2. Under “Profile,” click "Log In" and enter your student login credentials.

How do I enroll my dependents?

1. Go to gallagherstudent.com/smith.
2. Follow the login instructions above in the previous question.
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 email will be sent.
6. You will receive an email with a link to submit payment.

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

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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?

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?

1. Go to gallagherstudent.com/smith.
2. Follow the login instructions.
3. Click on the "Waive" 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?

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 cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of **9/12/2023**.

1. Go to gallagherstudent.com/smith.
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."

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5. Click “Rescind My Waiver.”

Note: *Once waiver is rescinded, this action cannot be reversed.* ***You may not edit your form after 9/12/2023.***

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

If you waive SHIP and then lose coverage, you can enroll in the plan. 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 gallagherstudent.com/smith.
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.*

If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.

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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're 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).***

If you meet any of the criteria outlined above you may submit a request terminate coverage. Requests need to be submitted to Gallagher Student Health & Special Risk **no later than the last day of fall coverage (1/14/2024).** Requests to terminate coverage received after this date will not be approved.

To Terminate Coverage –

1. Go to gallagherstudent.com/smith.
2. Follow the login Instructions.
3. Navigate to "Account Details" under "Plan Summary," click the "Terminate Coverage" link.
4. Complete the termination form, choosing your appropriate termination reason.
5. Some selections, like "alternate coverage," will prompt you to provide alternate insurance information.
6. Submit the form. Requests must be received prior to **1/15/2024**.

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.

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- 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.

How can I get more information about my plan?

Go to gallagherstudent.com/smith.

Have changes been made to this year's plan?

Here are the changes made for the 2023–2024 Policy Year:

- The co-pay for outpatient surgery was increased from $250.00 to $500.00

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

With Travel Assistance:

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 **GeoBlue** at **1-844-268-2686** 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.

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- 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.

What other services are available to me through my SHIP?

Coast to Coast Vision™

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

UNI-CARE

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit https://gsh.silvercloudhealth.com/signup/

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 Blue Cross Blue Shield of Massachusetts. Please refer to the Important Contact Information Section of this document for further information.

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Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/smith click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After June 1, 2023 (if applicable)	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: https://www.bluecrossma.org/
Preferred Provider Network	Blue Care Elect PPO Network	Phone: 1-800-810-BLUE (2583) www.gallagherstudent.com/smith click "Find a Doctor"
Participating Pharmacies	CVS Caremark	Phone: 1-800-552-8159 www.gallagherstudent.com/smith click "Pharmacy Program"
Voluntary Dental	Blue Cross Blue Shield Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	www.gallagherstudent.com/smith click "Plan Discounts"
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	www.geobluestudents.com Within the United States: Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com Outside of the United States: Phone: +1-610-263-2847 Email: customerservice@geo-blue.com

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