

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

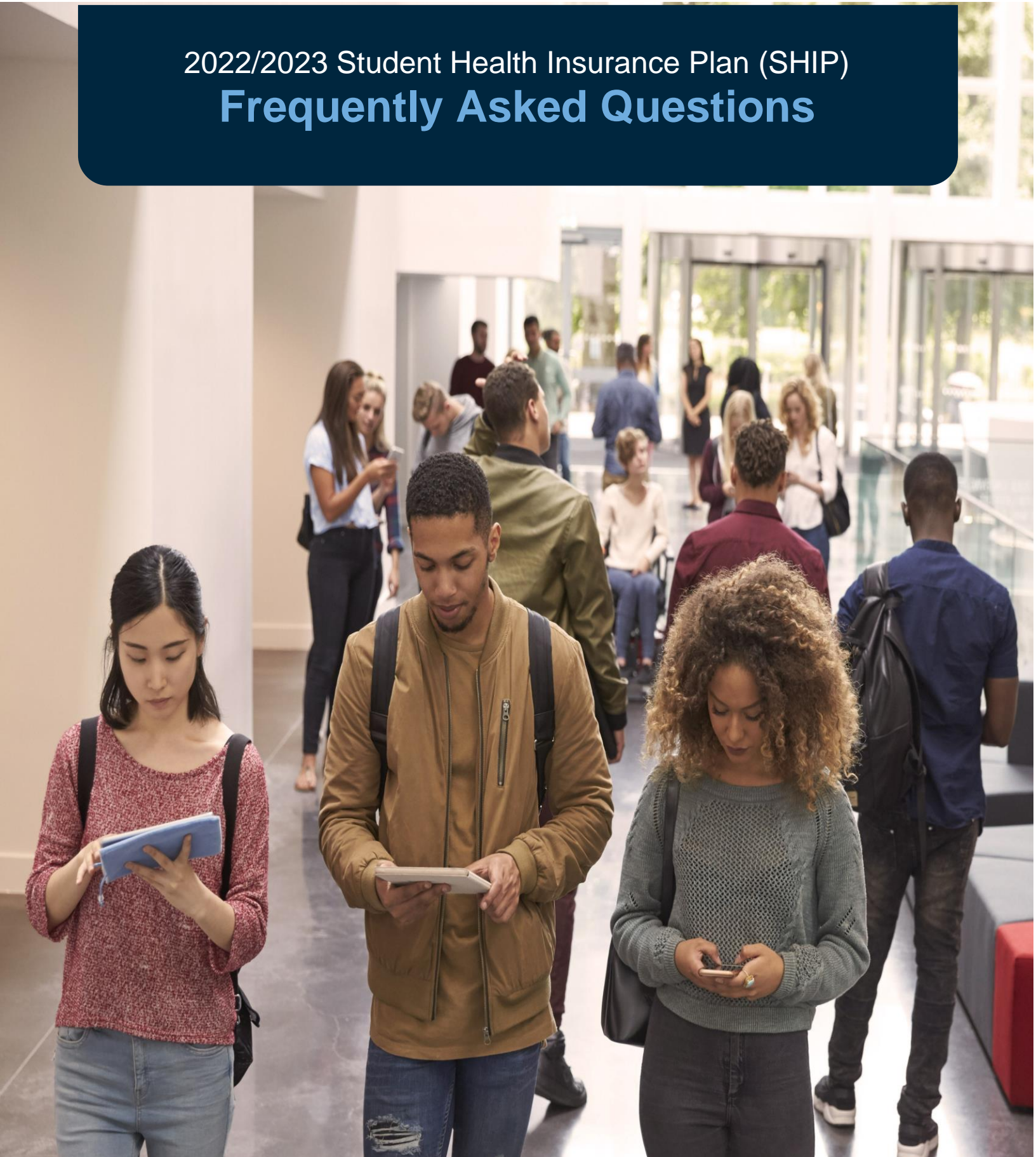


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GETTING STARTED

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

Go to www.gallagherstudent.com/snhu

How do I log in?

- Go to www.gallagherstudent.com/snhu
- Under 'Profile', click on LOG IN.

First Time Users: You will need to complete the registration form.

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

New or continuing campus students will be enrolled in the insurance unless you show you have comparable coverage. You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses only do not fulfill this requirement. School of Ed students are also eligible to enroll in the insurance.

How do I enroll?

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

1. Go to www.gallagherstudent.com/snhu.
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? (International Students Only)

1. Go to www.gallagherstudent.com/snhu.
2. Follow the login Instructions.
3. Click "Enroll".
4. Follow the instructions to complete the form to enter and enroll your eligible dependents.

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. 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?

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full 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.

WAIVING THE SHIP COVERAGE

Am I eligible to waive?

All SNHU students are required to have health insurance. If you do not have coverage, you will be automatically enrolled in a plan through the university, and will be billed annually for this charge. If you have private health insurance, you must complete a Health Insurance Waiver form before August, 1 2021. This form can be obtained online through the my.SNHU student portal, on the left tool bar, under the "Financial" section. For questions call: 603.645.9640 or email: sfscampus@snhu.edu.

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 variety 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 generally 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 insurance company pays less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying regardless of provider network.

How can I get more information about my plan?

Go to: www.gallagherstudent.com/snhu.

How much does my student health insurance cost?

Domestic

Period	Annual 8/30/2022-8/29/2023	Fall 8/30/2022-12/31/2023	Spring/Summer 1/1/2023-8/29/2023	Summer 5/2/2023-8/29/2023
Student	\$1,572.00	\$534.00	\$1,038.00	\$517.00

International

Period	Annual 8/30/2022-8/29/2023	Fall 8/30/2022-12/31/2022	Spring 1/1/2023-8/29/2023	Summer 5/2/2023-8/29/2023
Student	\$1,572.00	\$534.00	\$1,038.00	\$517.00

Spouse	\$1,572.00	\$534.00	\$1,038.00	\$517.00
Per Child	\$1,572.00	\$534.00	\$1,038.00	\$517.00

ESL Program

Period	ESL 1 8/30/2022- 10/23/2022	ESL 2 10/24/2022- 1/1/2023	ESL 3 1/2/2023- 2/26/2023	ESL 4 2/27/2023- 4/30/2023	ESL 5 5/1/2023- 6/25/2023	ESL 6 6/26/2023- 8/27/2023
Student	\$238.00	\$301.00	\$243.00	\$271.00	\$242.00	\$271.00
Spouse	\$238.00	\$301.00	\$243.00	\$271.00	\$242.00	\$271.00
Per Child	\$238.00	\$301.00	\$243.00	\$271.00	\$242.00	\$271.00

Have changes been made to this year's plan?

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

How do I find a doctor?

1. Go to www.gallagherstudent.com/snhu.
2. Scroll down to the bottom of the landing page.
3. Click on "Find a Doctor".

How do I find a pharmacy?

1. Go to www.gallagherstudent.com/snhu.
2. Scroll down to the bottom of the landing page.
3. Click on "Pharmacy Program".

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

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to your SHIP brochure or certificate.

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 [Geoblue](#) 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 to get a quote and enroll. Please visit www.gallagherstudent.com 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/dental or www.gallagherstudent.com/vision. 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 for complete details about additional insurance products and how to enroll.

GENERAL ACCOUNT INFORMATION

How do I obtain an ID Card?

ID cards are usually available 5-7 business days after your enrollment is processed by Anthem.
ID cards are available online through the Sydney Health app available in the App Store or Google Play.

To access your ID card:

1. Register on www.anthem.com/studentadvantage or the Sydney Health mobile app with your student I.D.
2. Once you are logged in, check to make sure your ID Card preference is set to 'digital'.

Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 Nurse Line.
- Student support specialists

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/snhu.
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

Who do I contact?

Answer Needed	Who To Contact	Contact Information
Create my account & access my ID card	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/snhu , click the 'Create My Account'
Benefits, claims, claims payments and Tax Forms	Anthem BCBS	Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752
Preferred providers	Anthem BCBS	Phone: (844) 412-0752 Website: www.gallagherstudent.com/snhu click "Find a Doctor"
Participating pharmacies	Anthem BCBS	Phone: (844) 412-0752 Website: www.gallagherstudent.com/snhu click "Pharmacy Program"
Worldwide assistance services (medical evacuation and repatriation)	GeoBlue	Phone: (833) 511-4763
Assistance programs	24/7 Nurseline or Collegiate Assistance Program	Phone number: (844) 545-1429
Telehealth services	LiveHealth Online	Website: livehealthonline.com