



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/snhu](http://www.gallagherstudent.com/snhu).

## Enrolling in My SHIP

### Am I eligible for student health insurance?

#### Domestic Students:

All eligible domestic undergraduate students are enrolled in the student health insurance plan on a mandatory basis. Students may be eligible to apply for a waiver of the health insurance if they meet the specific eligibility requirements. The waiver 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](mailto:sfscampus@snhu.edu).

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.

#### International Students:

All international students and scholars are enrolled in the student health insurance plan on a mandatory basis. Students may be eligible to apply for a waiver of the health insurance if they meet the specific eligibility requirements. The waiver can be completed [here](#).

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.

#### M.Ed. Students:

All M.Ed. Students are eligible to opt-in to the student health insurance offered by SNHU

### How do I enroll my dependents?

You must be an **international student** to enroll dependents.

1. Go to [www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu)
2. Follow the login Instructions.
3. Click on the “Enroll-Qualifying Life Event” 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 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 or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your HMO's or Medicaid'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?

### Domestic Students:

All domestic 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 September 30, 2023. 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](mailto:sfscampus@snhu.edu).

### International Students:

All international students and scholars are enrolled in the student health insurance plan on a mandatory basis. Students may be eligible to apply for a waiver of the health insurance if they meet the specific eligibility requirements. The waiver can be completed [here](#). The waiver form must be **received by the end of the first week of classes**.

## 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.

### **International students can 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/snhu](http://www.gallagherstudent.com/snhu).
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?

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.

## 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 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 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 \$150 per insured, per policy year deductible for in-network services and \$450 per insured, per policy year deductible for non-network services
- It has a \$20 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
  - \$20 copay for a tier-1 drug.
  - \$30 copay for a tier-2 drug.
  - \$60 copay for a tier-3 drug.
  - \$60 copay for a specialty 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 plan's pharmacy list or formulary by visiting your school's page [www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu).

### How can I get more information about my plan?

Go to [www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu) or [www.anthem.com/studentadvantage](http://www.anthem.com/studentadvantage)

## How much does my student health insurance cost?

See chart below:

### Domestic Students:

	Annual 8/28/2023 – 8/27/2024	Fall 8/28/2023 – 12/31/2023	Spring/Summer 1/1/2024 – 8/27/2024	Summer 5/6/2024 – 8/27/2024
Student	\$1,931.00	\$665.00	\$1,266.00	\$602.00

### International Students:

	Annual 8/28/2023 – 8/27/2024	Fall 8/28/2023 – 12/31/2023	Spring/Summer 1/1/2024 – 8/27/2024	Summer 5/6/2024 – 8/27/2024
Student	\$1,931.00	\$665.00	\$1,266.00	\$602.00
Student + Spouse	\$3,862.00	\$1,329.00	\$2,533.00	\$1,203.00
Student + Child	\$3,862.00	\$1,329.00	\$2,533.00	\$1,203.00
Student + 2 or more children	\$5,793.00	\$1,994.00	\$3,799.00	\$1,805.00
Family	\$5,793.00	\$1,994.00	\$3,799.00	\$1,805.00

### ESL Program:

	ESL 1 8/28/2023 – 8/27/2024	ESL 2 10/23/2023 – 8/27/2024	ESL 3 1/1/2024 – 8/27/2024	ESL 4 3/4/2024 – 8/27/2024	ESL 5 5/6/2024 – 8/27/2024	ESL 6 7/1/2024 – 8/27/2024
Student	\$1,931.00	\$1,636.00	\$1,266.00	\$934.00	\$602.00	\$306.00
Student + Spouse	\$3,862.00	\$3,271.00	\$2,533.00	\$1,868.00	\$1,203.00	\$612.00
Student + Child	\$3,862.00	\$3,271.00	\$2,533.00	\$1,868.00	\$1,203.00	\$612.00
Student + 2 or more children	\$5,793.00	\$4,907.00	\$3,799.00	\$2,802.00	\$1,805.00	\$918.00
Family	\$5,793.00	\$4,907.00	\$3,799.00	\$2,802.00	\$1,805.00	\$918.00

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

### No changes made:

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 Anthem GeoBlue (833) 511-4763 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 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/>

### **Personal property and Renters Insurance**

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 <https://www.collegestudentinsurance.com> 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.

### **Dental or Vision Insurance**

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](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://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**

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 <https://gradguard.com/tuition> for complete details about additional insurance products and how to enroll

### **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.

## Contact Information

### Who do I contact?

See the guide below:

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: <a href="http://www.gallagherstudent.com/snhu">www.gallagherstudent.com/snhu</a> 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 Provider Network	Anthem BCBS	Phone: (844) 412-0752 Website: <a href="http://www.gallagherstudent.com/snhu">www.gallagherstudent.com/snhu</a> click "Find a Doctor"
Participating Pharmacies	Anthem BCBS	Phone: (844) 412-0752 Website: <a href="http://www.gallagherstudent.com/snhu">www.gallagherstudent.com/snhu</a> click "Pharmacy Program"
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	800-252-3059 <a href="http://www.findbestbenefits.com/student">http://www.findbestbenefits.com/student</a>  800-252-3059 <a href="http://www.findbestbenefits.com/student">http://www.findbestbenefits.com/student</a> <a href="https://gsh.silvercloudhealth.com/signup">https://gsh.silvercloudhealth.com/signup</a>
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: <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>