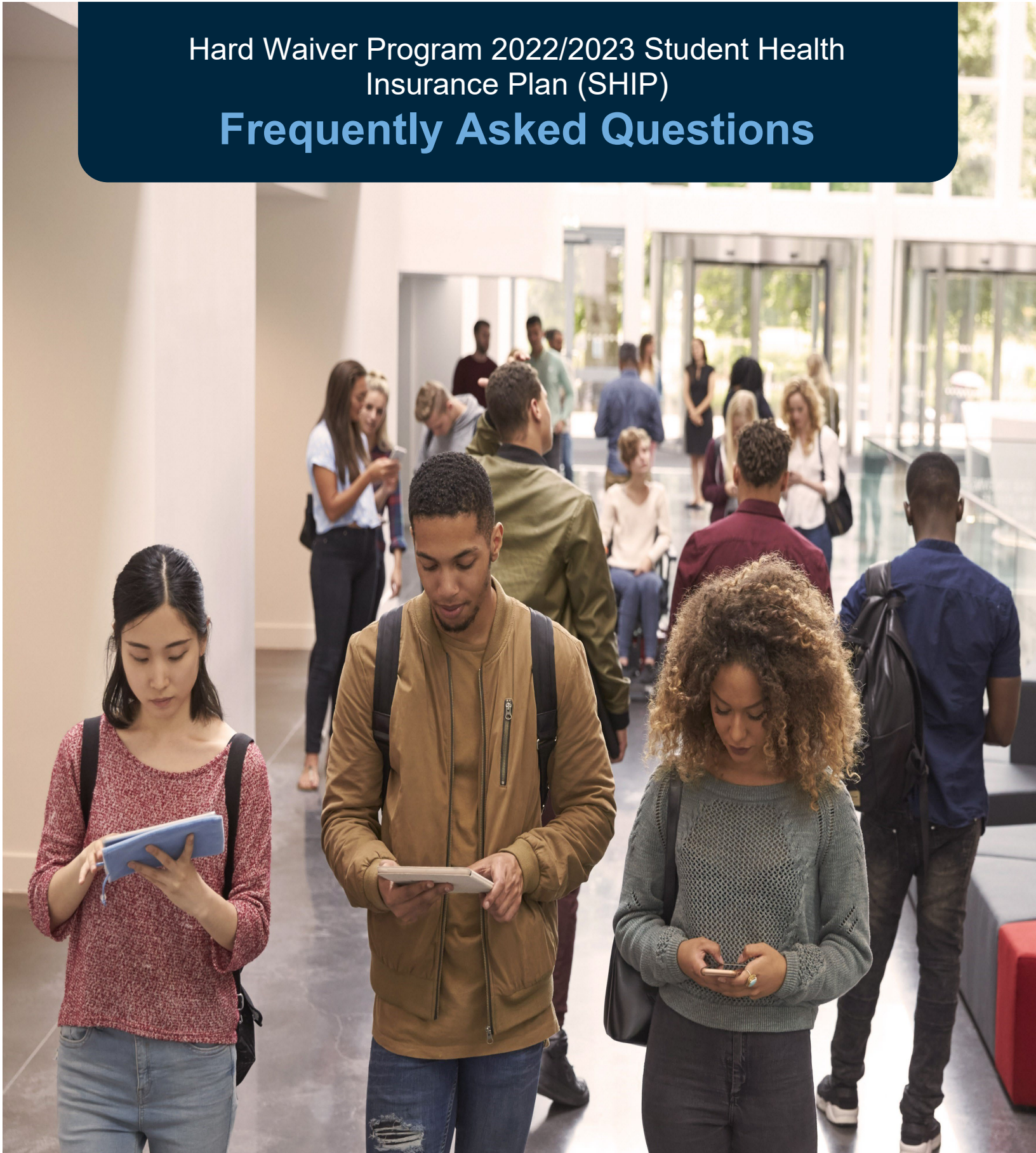




UNIVERSITY OF CENTRAL FLORIDA

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





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Getting Started

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

A Go to www.gallagherstudent.com/UCF

Q How do I log in?

A

1. Go to www.gallagherstudent.com/UCF.
2. Under 'Profile', click on LOG IN.
3. **First Time Users:** You will need to complete the registration form and select your student category.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

- All international students with F1 or J1 Visas are required to have health insurance that meets the Florida Board of Governor's requirements and is comparable to the Student Health Insurance Plan.
- Students in the College of Graduate Studies, Medical Students, Practical Training Students and Post-Doctoral Visiting Scholars are also eligible to enroll subject to the insurance requirements as outlined by the University.
- Supported Graduate Assistants and Research Assistants who meet specified criteria will have their enrollment completed and premiums paid by the College of Graduate Studies.
- Only full-time students (as defined by their College of Studies) will be eligible to participate. Part-time students are not eligible for coverage.
- Credit hour requirement can be met by a combination of online and on campus credit hours, not to exceed 50% online. As a result of students needing to study remotely due to COVID-19, online credit hours can exceed 50% for the Fall Semester.

Q How do I enroll?

A If you are responsible for enrolling yourself in the Student Health Insurance plan,

1. Go to www.gallagherstudent.com/UCF.
2. Follow the login Instructions.
3. Click "**ENROLL**".
4. Follow the instructions to complete the form and submit payment.
5. Enrollment confirmation email will be sent.



- A If you are a Graduate Assistant or if you are enrolled by your program no action is needed. To review your enrollment status:
1. Go to www.gallagherstudent.com/UCF.
 2. Under 'Profile', click on LOG IN.
 3. For **First time users** an email from Gallagher Student Health will be sent to your UCF email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password or if you are a returning user that forgot your password, you can choose the 'Forgot your password?' option on the login page).
 4. View "Account Details" found on the lower left side of landing page.

NOTE: Once the University has enrolled you in the SHIP you will be able to view your account details and enroll your dependents.

- A If you are a Turkish Sponsored Student:
1. Go to www.gallagherstudent.com/UCF.
 2. Follow the login Instructions.
 3. Click "ENROLL".
 4. Follow the instructions to complete the form.
 5. Please send a copy of your scholarship letter to Quincy.BSD.enrollmentteam@AJG.com.

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/UCF.
 2. Follow the login Instructions.
 3. Click "ENROLL".
 4. Follow the instructions to complete the form to enter and enroll your "Dependent Spouse/Partner" and/or "Dependent Children".

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.

Q Once enrolled, can I cancel? Get a refund?

- A Once you're enrolled in SHIP, you will remain enrolled in it for that 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.

Q Can I enroll my eligible dependents?



- A Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com/UCF logging in, and clicking on “Enroll.”

Note: 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.

Q Can I enroll my dependents outside of the open enrollment period?

- A 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 Qualifying Life Enrollment form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found at www.gallagherstudent.com/UCF. 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.

Waiving the SHIP Coverage

Q Am I eligible to waive?

- A To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your University of Central Florida'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.

Q What should I know before waiving?

- A 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.

If you don't complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP.

If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

- For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.htm>

Q How do I waive health insurance coverage?

A International Students are required to have health insurance that meets the Florida Board of Governors Requirements. International students may waive the Student Health Insurance Plan by clicking [here](#). You may also contact UCF International Insurance Department at 407-823-6295 or HSIntInsurance@ucf.edu.

About My Benefits



Q What do my benefits include?

A. 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 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 \$400 per Insured, per policy year deductible for In-Network services and a \$650 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- Prescription drugs are covered for a 31-day supply after:
 - A \$20 copay for a generic/Tier-1 drug,
 - A \$60 copay for a preferred brand name/Tier-2 drug,
 - A \$100 copay for a non-preferred brand name/Tier-3 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/UCF.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/UCF.

Q Do I need a referral from my school's Health Services to see an off-campus health provider?

A No, you don't 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. For more information, visit your school's Health Services website at: www.studenthealth.ucf.edu

Q How much does my student health insurance cost?



A See charts below

	Annual (08/15/2022- 08/14/2023)	Fall (08/15/2022- 12/31/2022)	Spring (01/01/2023- 05/07/2023)	Spring/Summer (01/01/2023- 08/14/2023)	Summer (05/8/2023- 08/14/2023)
Student Only	\$3,315.00	\$1,262.00	\$1,153.00	\$2,053.00	\$899.00
Spouse*	\$3,315.00	\$1,262.00	\$1,153.00	\$2,053.00	\$899.00
One Child*	\$3,315.00	\$1,262.00	\$1,153.00	\$2,053.00	\$899.00
Two or More Children*	\$6,630.00	\$2,524.00	\$2,306.00	\$4,106.00	\$1,798.00
Spouse and Two or More Children*	\$9,945.00	\$3,786.00	\$3,459.00	\$6,159.00	\$2,697.00

*A nominal, non-refundable processing fee applies

Medical Students

	Early Arrival (07/25/2022- 08/14/2022)	Annual (08/15/2022- 08/14/2023)	Total Combined Premium
Student Only	\$191.00	\$3,315.00	\$3,506.00
Spouse*	\$191.00	\$3,315.00	\$3,506.00
One Child*	\$191.00	\$3,315.00	\$3,506.00
Two or More Children*	\$382.00	\$6,630.00	\$7,012.00
Spouse and Two or More Children*	\$573.00	\$9,945.00	\$10,518.00

(Intensive English Program Students only)

	Fall 1 (08/15/2022- 10/12/2022)	Fall 2 (10/13/2022- 12/31/2022)	Spring 1 (01/01/2023- 03/01/2023)	Spring 2 (03/02/2023- 05/07/2023)	Summer 1 (05/08/2023- 06/21/2023)	Summer 2 (06/22/2023- 08/14/2023)
Student Only	\$536.00	\$727.00	\$545.00	\$609.00	\$409.00	\$490.00
Spouse*	\$536.00	\$727.00	\$545.00	\$609.00	\$409.00	\$490.00
One Child*	\$536.00	\$727.00	\$545.00	\$609.00	\$409.00	\$490.00
Two or More Children*	\$1,072.00	\$1,454.00	\$1,090.00	\$1,218.00	\$818.00	\$980.00
Spouse and Two or More Children*	\$1,608.00	\$2,181.00	\$1,635.00	\$1,827.00	\$1,227.00	\$1,470.00



Q Have changes been made to this year’s plan?

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

- The Out-of-Network coinsurance has changed from 70% to 60%.
- The deductibles are changing from \$400 In-Network/\$650 Out-of-Network to \$500 In-Network/\$1,000 Out-of-Network.
- The Out of Pocket Maximum are changing from \$7,500/\$14,000 In-Network to \$8,700/\$16,900 In-Network and \$15,000/\$30,000 Out-of-Network to \$17,900/\$35,800 Out-of-Network.
- The Emergency Room copay has changed from \$150 to \$100.
- The In-Network prescription copays only at the UCF Pharmacy has changed from \$20/\$60/\$100 to after a \$250 prescription deductible: \$20/\$100/\$450.

Q How do I find a doctor?

- A 1. Go to www.gallagherstudent.com/UCF.
2. Click on “Find a Doctor”.

Q How do I find a pharmacy?

- A 1. Go to www.gallagherstudent.com/UCF.
2. Click on “Pharmacy Program”.

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

A If you're 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.

For other dental and vision options, see “Are there other products and services available to me?”

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

A Yes, your plan covers you wherever you are. As long as you're 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 UnitedHealthcare Global 1-800-527-0218 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.

Q Am I still covered after I graduate?

A You are 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. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester. You may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/UCF

Q How does the ACA affect my SHIP?

A. 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.

Q What other services available to me through my SHIP?

A. The following services are included and complement your SHIP program:

- **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.

Q What other insurance products available to students?



- A 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/UCF and click Additional Products Needed 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/UCF and click Additional Products Needed. 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.

General Account Information

Q How do I obtain an ID Card?

- A ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.
1. Go to www.uhcsr.com and click on 'Login to My Account'.
 2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
 3. Complete the registration form using your name, date of birth and student ID number.
 4. Once logged in, you will have access to ID cards (online or by mail), Claim information, EOBs and other plan-related information.
 5. **Attentions Students:** Once you are enrolled in the University of Central Florida Student Health Insurance, please call 1-866-948-8472 to let United Healthcare know if you have any additional health insurance coverage even if you do not or your claims may be denied.

Q How do I obtain a tax form?

- A 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.

Q How do I print my verification letter?

- A Verification Letters are usually available 5-7 business days after your eligibility is confirmed.
1. Go to www.gallagherstudent.com/UCF.
 2. Follow the login Instructions.
 3. Navigate to "Account Details".
 4. Click "Verification of Coverage".



Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/UCF , click Help Center link
ID Cards, Benefits, Claims, Tax Forms and claims payments incurred	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred providers	UnitedHealthcare Choice Plus PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/UCF , click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/UCF , click 'Pharmacy Program'
Voluntary Dental and Voluntary Visoin	Ameritas Dental and Vision	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/UCF , click 'Dental and Vision Enrollment'
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com



Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	United HealthCare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com
Assistance programs	24/7 Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You: 24/7 Doctor and Counselor Access	Phone: 1-855-870-5858 Website: www.telehealth4students.com