



UNIVERSITY OF
SOUTH FLORIDA

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

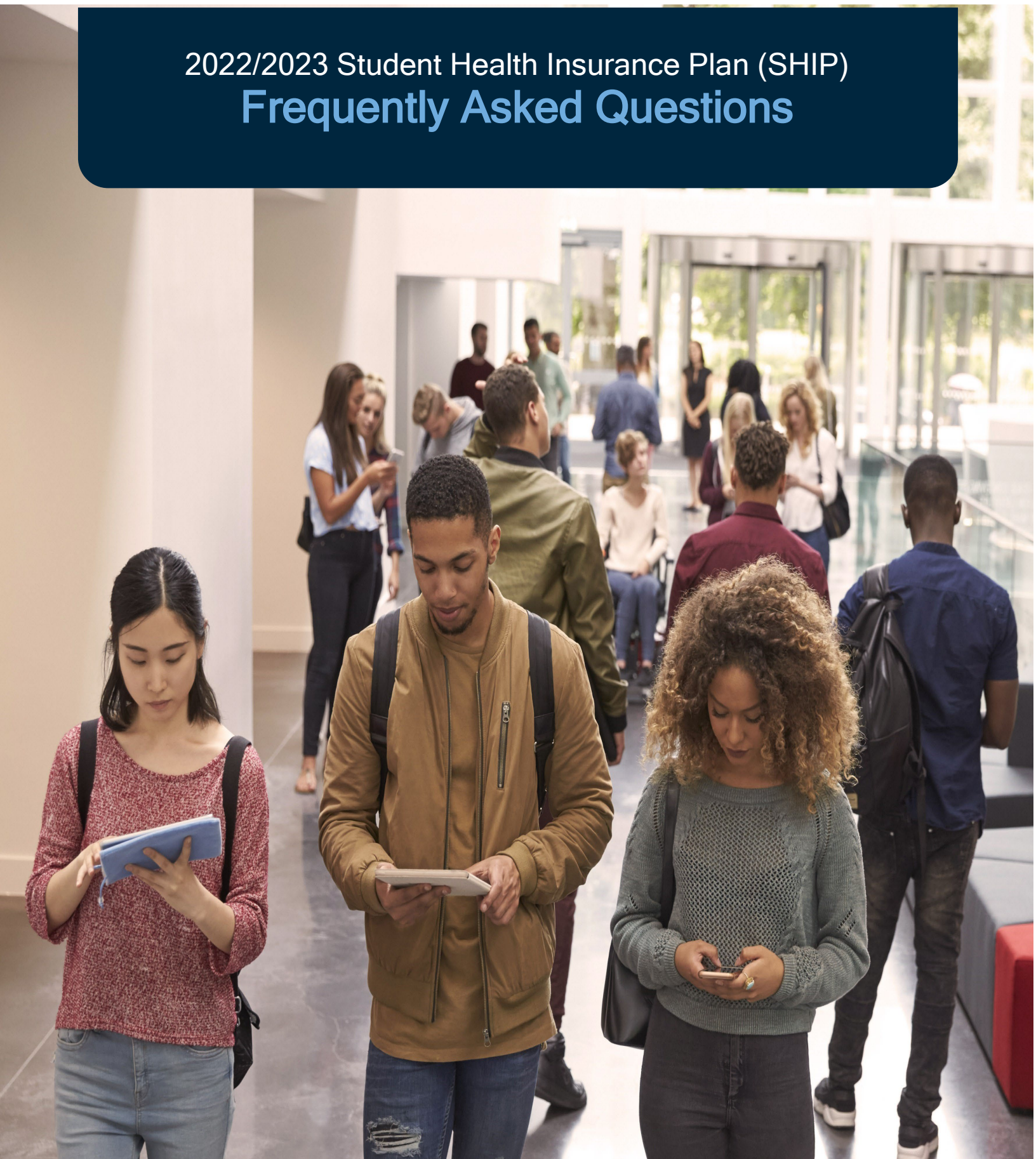


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GETTING STARTED

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

Go to www.gallagherstudent.com/usf.

How do I log in?

1. Go to www.gallagherstudent.com/usf.
2. Under 'Profile', enter your School email address and click on LOG IN.

First Time Users: You will need to complete the registration form by clicking on **SIGN UP**.

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

All international students, intercollegiate athletes, USF Wellness employees, program mandated students, students participating in Optical Practical Training or Curricular Practical Training, and students participating in a Study Abroad/Exchange program are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline. Credit hour requirements can be met by a combination of online and on campus credit hours, not exceeding 50% online.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.

How do I enroll?

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

Attention Visiting Scholars: Please go to www.gallagherstudent.com/USFScholars to create an account and enroll.

Please note: Visiting Scholars and Study Abroad/Exchange Program students must contact the USF Student Health Insurance Office at 1-813-974-5407 or use this link to [Contact Insurance Office](#)

How do I enroll my dependents?

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

2. Login under 'Profile'.
3. Click 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".

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.

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 Qualifying Life Event enrollment form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. 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. If you are an international student who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

WAIVING THE SHIP COVERAGE

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

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/usf.
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

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 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 \$500 per Insured, per policy year deductible for In-Network services and a \$1,000 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 30-day supply after a:
 - \$20 copay for a Tier-1 drug,
 - \$100 copay for a Tier-2 drug,
 - \$450 copay for a 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/usf.

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

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: <http://www.usf.edu/student-affairs/student-health-services/>.

How much does my student health insurance cost?

Coverage Dates and Plan Cost

Rates	Annual 8-17-22 to 8-16-23	Fall 8-17-22 to 12-31-22	Spring/Summer 1-1-23 to 8-16-23	Summer 5-12-23 to 8-16-23	Summer 1 6-25-23 to 8-16-23
Student	\$3,062.00	\$1,149.00	\$1,913.00	\$814.00	\$445.00
Spouse	\$3,062.00	\$1,149.00	\$1,913.00	\$814.00	\$445.00
One Child	\$3,062.00	\$1,149.00	\$1,913.00	\$814.00	\$445.00
Two or More Children	\$6,124.00	\$2,298.00	\$3,826.00	\$1,628.00	\$890.00
Spouse and Two or More Children	\$9,186.00	\$3,447.00	\$5,739.00	\$2,442.00	\$1,335.00

Have changes been made to this year's plan?

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

- Increase in-network deductible from \$400 to \$500
- Increase out-of-network deductible from \$650 to \$1,000
- Increase in-network out of pocket maximum from \$7,500/\$14,000 to \$8,700/\$17,400
- Increase out-of-network out of pocket maximum from \$15,000/\$30,000 to \$18,400/\$36,800
- Decrease out-of-network coinsurance from 70% to 60%
- Decrease out-of-network OV/Specialist cost sharing from 70% to 60%
- Decrease ER copay from \$150 not subject to deductible (waived if admitted) to \$100 copay not subject to deductible (waived if admitted).
- At USF BCP Pharmacy: \$20/\$60/\$100
- At Non USF BCP Pharmacy at UHC network Pharmacy: \$250 Ded First Then \$20/\$100/\$450

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 UnitedHealthcare Global 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.

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/usf and click on continuation plan under the Resources tile.

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:

- **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.

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 or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. 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/usf 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 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, Explanation of Benefits (EOBs) and other plan-related information.

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/usf.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Verification of Coverage".

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 Website: www.gallagherstudent.com/usf
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GSHClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/usf click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/usf click 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare 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
Additional Student Assistance Programs	Nurseline & Student Assistance	Phone: 1-877-643-5130
Telehealth services	Healthiest You	Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.com
USF Student Health Services	USF Student Health Services Insurance Office	Phone: 1-813-974-5407 Go to www.shs.usf.edu or use this link to Contact Insurance Office