



# University of the Pacific 2020-2021 Student Health Insurance Plan (SHIP)

# Frequently Asked Questions

## Log in

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Follow the login instructions.

## Enroll

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.
3. Click “Student Waive/Enroll”.
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number.

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.
3. Click “Student Waive/Enroll”.
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number. This number only confirms submission, not approval of your form.

## Edit my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.
3. Click “View My Submitted Forms”.
4. Select the form you want to edit.
5. Update the form as needed.
6. Click “Submit Edit.”

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

## Rescind my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.

3. Click "View My Submitted Forms".
4. Select the form you want to rescind.
5. Scroll all the way to the bottom of the form
6. Click "Rescind."

After the waiver/enrollment deadline, forms cannot be rescinded. Please contact Customer Service if you have any issues.

### Obtain an ID card

You can download the Sydney Health app by going to the App Store or Google Play and search for the Sydney Health app to download it today. 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 NurseLine.
- Student support specialists

(through click-to-chat or by phone).

### Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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.

### Print a Verification Letter

Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.
3. Click on "Account Home" page, then click on "Verification Letter" under "Coverage History."

### View my account information

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.
3. Click on "My Account".
4. You can see your current coverage, claims ID number, and contact information.

### Change my address

Please contact your school to update your address.

### Find a Doctor

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).

2. Log in.
3. Click on “Find a Doctor”.

### Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Log in.
3. Click on “Pharmacy Program”.

## Insurance Plan Benefits

### What benefits does your SHIP provide?

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 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. There may be copayments and deductibles you’ll be responsible for paying.

- It has a combined \$300 per Insured, per policy year deductible for In-Network and Out-of-Network medical services.
- For prescription drugs, you will pay:
  - a \$15 copay for a 30-day supply of a Tier-1 drug,
  - a \$30 copay for a 30-day supply of a Tier-2 drug,
  - a \$50 copay for a 30-day supply of a Tier-3 drug.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school’s page at [www.gallagherstudent.com](http://www.gallagherstudent.com).

### Need more information about your plan?

Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).

### What changes have been made to the Plan for the 2020-2021 Policy Year?

- No changes were made to the Plan for the 2020-2021 Policy Year.

### Does your plan include dental and/or vision benefits?

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.

### More information about your dental and vision options

To enroll in a voluntary dental plan or vision plan (additional cost), go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop). The types of plans and availability of plans vary by state.

### How much does the SHIP cost?

Undergraduates & International Students	Fall 8/1/20-1/31/21	Spring 2/1/21-7/31/21	3 Month Contin. Fall 2/1/21-4/30/21	6 Month Contin. Fall 2/1/21-7/31/21	3 Month Contin. Spring 8/1/21-10/31/21	6 Month Contin. Spring 8/1/21-1/31/22
Enrollment/Waiver Deadline	09/04/2020	01/29/2021	3/18/2021	3/18/2021	9/15/2021	9/15/2021
Student	\$1,357	\$1,357	\$660.67	\$1,321.34	\$660.67	\$1,321.34

Graduates & Law	Fall 8/1/20-1/31/21	Spring 2/1/21-7/31/21	3 Month Contin. Fall 2/1/21-4/30/21	6 Month Contin. Fall 2/1/21-7/31/21	3 Month Contin. Spring 8/1/21-10/31/21	6 Month Contin. Spring 8/1/21-1/31/22
Enrollment/Waiver Deadline	09/04/2020	01/29/2021	3/18/2021	3/18/2021	9/15/2021	9/15/2021
Student	\$1,725	\$1,725	\$844.67	\$1,689.34	\$844.67	\$1,689.34

Dental Students	Summer/Fall 7/1/20-12/31/20	Spring 1/1/21-6/30/21	3 Month Contin. Fall 1/1/21-3/31/21	6 Month Contin. Fall 1/1/21-6/30/21	3 Month Contin. Spring 7/1/21-9/30/21	6 Month Contin. Spring 7/1/21-12/31/21
Enrollment/Waiver Deadline	07/31/2020	01/29/2021	2/15/2021	2/15/2021	8/15/2021	8/15/2021
Student	\$1,725	\$1,725	\$844.67	\$1,689.34	\$844.67	\$1,689.34

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

Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals work, check out your SHIP brochure.

### Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even if you're traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

## More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 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 to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, 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.

## Does my plan still cover me after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled and have paid your premium. If you enrolled and paid for annual coverage and graduate in the spring, you will be covered until the end of the policy year.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

Law School Students: All degree seeking Law School students on the Sacramento campus enrolled in 6 or more units are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Undergraduate & Pharmacy D Students: Undergraduate & Pharmacy D students on all campuses enrolled in 9 or more units are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Graduate/Professional Students: All Graduate/Professional Students on all campuses enrolled in 1 unit or more are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Dental Students (not including Dental Hygiene): All Dental School students on the San Francisco campus enrolled in 1 unit or more are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Advanced Education in General Dentistry (AEGD) Residents: All AEGD Residents based out of the San Francisco campus and/or practicing in Union City are required to have health insurance. You will be

automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

**International Students:** All International students taking 1 or more units, regardless of class level and program on all campuses are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Online students and students in external programs are not eligible to enroll in the Student Health Insurance Plan.

Students must actively attend classes for at least the first 45 days after the effective date of the period for which coverage is purchased. Students on an approved Leave of Absence (LOA) who were enrolled in at least one semester immediately preceding their LOA can enroll in a max of one semester at the regular semester rate (non-continuation term). Students may NOT purchase coverage for the following semester unless they meet UOP's eligibility requirements

Only students who graduate, withdraw, or drop out AFTER the first 45 days from the start of the term, can purchase continuation coverage. Students should visit [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop) and click on 'Forms & Applications' to enroll.

### Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

### What should I know before waiving coverage?

Before waiving coverage, review your current policy and then consider these questions:

- Does your plan comply with the ACA? (See the FAQ, "What do you mean by 'comparable coverage'?" )
- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan 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 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.

### More information about waiving coverage

- 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.

- You should submit an online form, whether enrolling or waiving.

### What do you mean by “comparable coverage”?

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for SHIP. Moving to SHIP may be financially beneficial.

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
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. 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
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

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

### Will you audit or verify my waiver request?

We may audit or verify your request. This is to make sure your insurance plan will cover you



when you're at school.

### **More information about our waiver review process**

Here's how our waiver review process works:

- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.
- We verify most waiver requests within 2 business days.
- Once we verify your coverage, we'll let you know whether we approved your waiver via an email to the address you provided on your form. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

### **If I waive, but then lose coverage, can I enroll in SHIP?**

If you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school's page at [www.gallagerstudent.com](http://www.gallagerstudent.com). Make sure you read the form carefully as it contains very specific information on the Petition to Add process. Qualifying events include:

- 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

If your enrollment in SHIP is on a voluntary basis, there is no option to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

### **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.

### **May I use one of my state's marketplace health insurance plans to waive my SHIP?**

If you live in the state where you are attending school and bought insurance through your state's marketplace, you may be able to waive your SHIP. Please review these plans carefully. Many of them will have a deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid

plan may jeopardize your visa status.

Enrolling mid-year in a state marketplace plan will not allow you to cancel your SHIP.

### Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

In some cases, you can cancel your SHIP and receive a refund.

Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate it unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

## Plan Enhancements

### How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.

### What other types of insurance are available?

Personal property and renters Insurance is available to all students 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](http://www.gallagherstudent.com/property) 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.

## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/uop">www.gallagherstudent.com/uop</a> , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-800-888-2108 Website: <a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
In-Network providers	Anthem Blue Cross PPO Prudent Buyer Network	Website: <a href="http://www.gallagherstudent.com/UOP">www.gallagherstudent.com/UOP</a> , click "Find a Doctor"
In-Network pharmacies	IngenioRx	Website: <a href="http://www.gallagherstudent.com/UOP">www.gallagherstudent.com/UOP</a> , click "Pharmacy Program"
Voluntary Dental	Anthem PPO Dental	Phone: 1-877-567-1804
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwiththeyemed.com">www.enrollwiththeyemed.com</a>  Basix Phone: 1-888-274-9961 Website: <a href="http://www.basixstudent.com">www.basixstudent.com</a>
Worldwide assistance services (medical evacuation and repatriation)	GeoBlue	Call Collect: 1-833-511-4763