

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

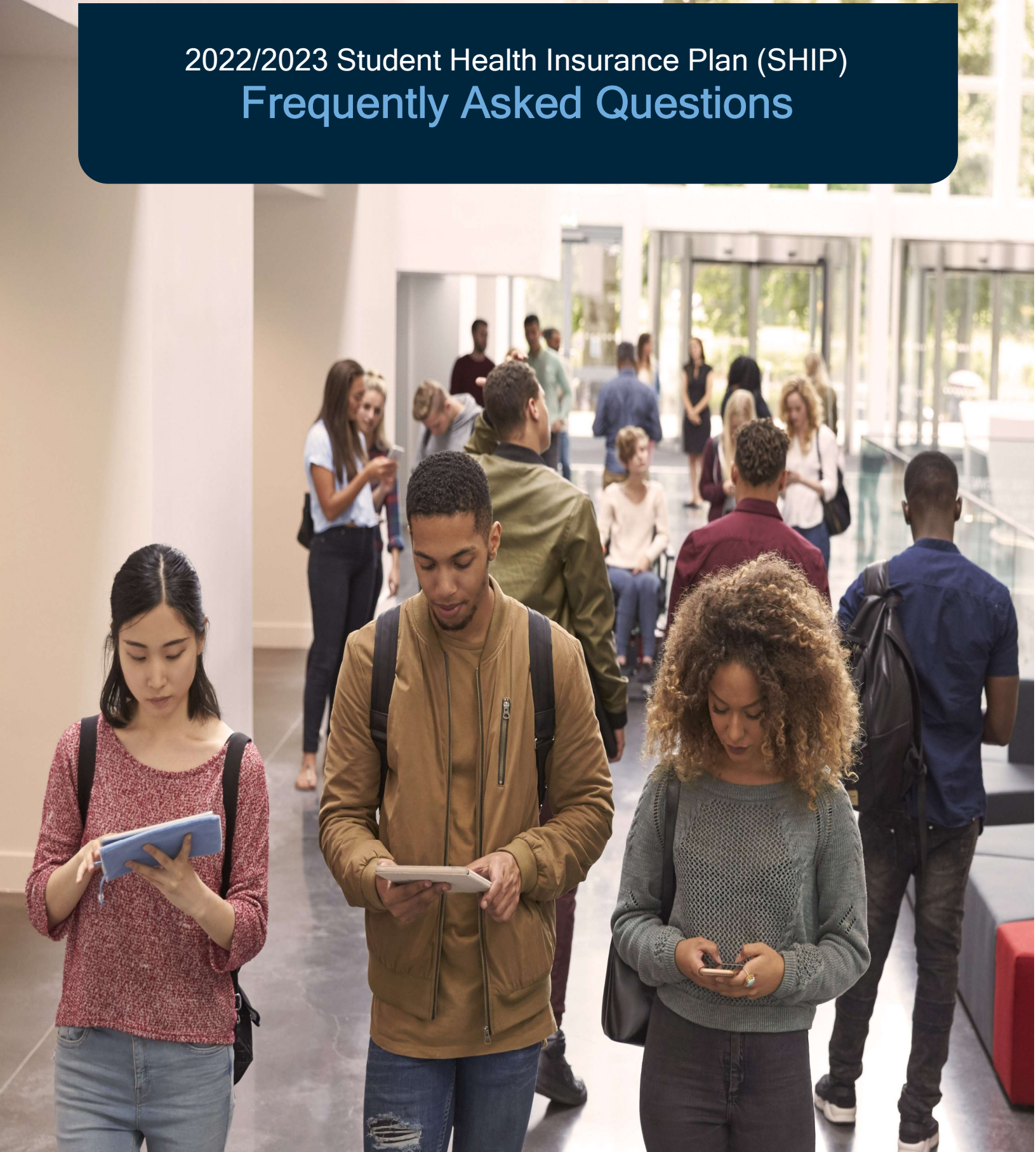


TABLE OF CONTENTS

- Getting Started.....3
 - Where can I learn about the Student Health Insurance Plan (SHIP)?.....3
 - How do I log in?3
- Enrolling in my SHIP3
 - Am I eligible for student health insurance?3
 - How do I enroll?3
 - How do I enroll my dependents?3
 - Can I enroll my dependents outside of the open enrollment period? **Error! Bookmark not defined.**
 - Once enrolled, can I cancel? Get a refund?.....4
- Waiving the SHIP Coverage.....4
 - Am I eligible to waive?.....4
 - What should I know before waiving?4
 - What is comparable coverage?5
 - How do I waive health insurance coverage?.....6
 - Will you audit or verify my waiver request?..... **Error! Bookmark not defined.**
 - Can I edit my form after I've submitted it?.....6
 - May I use one of my state's health insurance plans to waive my SHIP?7
 - If I waive, but then lose my coverage, can I enroll in SHIP?7
- About My Benefits.....8
 - What do my benefits include?8
 - How can I get more information about my plan?.....9
 - Do I need a referral from my school's Health Services to see an off-campus health provider?9
 - How much does my student health insurance cost?9
 - Have changes been made to this year's plan?9
 - How do I find a doctor?9
 - How do I find a pharmacy?10
 - Does my SHIP plan include dental and/or vision insurance?10
 - Am I still covered if I live off campus? While traveling? When studying abroad?10
 - Am I still covered after I graduate?11
 - How does the ACA affect my SHIP?11
 - What other services available to me through my SHIP?11
 - What other insurance products are available to students?.....12
- General Account Information.....12
 - How do I obtain an ID Card?12
 - How do I obtain a tax form?.....12
 - How do I print my verification letter?.....12
 - How do I change my address?13
- Contact Information.....13

Who do I contact? 13

GETTING STARTED

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

Go to www.gallagherstudent.com/sterling

How do I log in?

1. Go to www.gallagherstudent.com/sterling
2. Under “Profile”, enter your email address and click LOG IN

First Time Users: An email from Gallagher Student Health will be sent to your student 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, you can choose the ‘Forgot your password?’ option on the login page).

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

All Undergraduate and Graduate students will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is provided by the published deadline. Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement

How do I enroll?

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

1. Go to www.gallagherstudent.com/sterling
2. Follow the login Instructions.
3. View “Account Details” found on the lower left side of landing page.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

Once enrolled, can I cancel? Get a refund?

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. 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.

Q Can I enroll my eligible dependents?

A No, the SHIP does not provide dependent coverage.

WAIVING THE SHIP COVERAGE

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 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.

What should I know before waiving?

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

- Is your plan fully-compliant with the Affordable Care Act (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 decision 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>

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

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/sterling
2. Follow the login Instructions.
3. Click “Waive”.
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school. Here is 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 1-2 business days.
- Once we verify your coverage, we'll email you at the address you provided on your form to let you know if your waiver request was approved or denied. 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.

Can I edit my form after I've submitted it?

Yes, if it's before your waiver/enrollment deadline of 10/01/2022

1. Go to www.gallagherstudent.com/sterling
 2. Follow the login Instructions.
 3. Navigate to “Account Details”.
 4. Click “Edit Waiver”.
 5. Select the form you want to edit.
 6. Update the form as needed.
 7. Click “Update & Submit”.
- NOTE:** You can edit your waiver up to 5 times.

You may not edit your form after 10/01/2022

Can I rescind my form after I've submitted it?

Yes, only if it's before your waiver/enrollment deadline of 10/01/2022

1. Go to www.gallagherstudent.com/sterling
2. Follow the login Instructions.
3. Navigate to “Account Details”.
4. Click “[Click here to rescind your waiver](#)”.
5. Click “Rescind My Waiver”.

NOTE: Once waiver is rescinded, this action cannot be reversed.

You may not edit your form after 10/01/2022

May I use one of my state's 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 higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you’ll have In-Network providers near your campus.

NOTE: Are you an international student? If so, then purchasing a subsidized marketplace plan or the state’s Medicaid plan may jeopardize your visa status.

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 <http://www.gallagherstudent.com/sterling>
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.

If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.

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 \$250 per Insured, per policy year deductible for In-Network services and a \$250 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$20 copayment for office visits
- Prescription drugs are covered for a 30-day supply after:
 - a \$25 copay for a generic/Tier-1 drug
 - a \$50 copay for a preferred brand name/Tier-2 drug,
 - a \$75 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/sterling.

How can I get more information about my plan?

Go to: www.gallagherstudent.com/sterling

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.sterlingcollege.edu/community/health-and-wellness/>.

How much does my student health insurance cost?

See chart below

	Annual Coverage Period (08/15/2022-08/14/2023)	Fall Coverage Period (08/15/2022-12/31/2022)	Spring/Summer Coverage Period (05/15/2023-08/14/2023)
Enrollment/Waiver Deadline	10/01/2022	10/01/2022	TBD
Student	\$2,084.00	\$792.75	\$1,291.50

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/sterling
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/sterling
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 are 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. 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?”

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 Travel Guard (877) 305-1966 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 services available to me through my SHIP?

The following services are included and complement your SHIP program:

- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **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.
- **SilverCloud** – an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

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.

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 Wellfleet.

1. Go to www.wellfleetstudent.com.
2. Enter your school name in the “Find Your School” search box.
3. Under ‘Discover My Benefits’, click ‘Log In to access...’
4. Click ‘Create an Account’ if you haven’t created an account to register or ‘Log In’ if you have one
5. Use the “Student Options” tab located at the top of the page to view, email, or print your ID card.

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/sterling.
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?

See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/sterling , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877- 657-5030, Email: https://wellfleetstudent.com/contact/ Website: www.wellfleetstudent.com
In-Network providers	CIGNA PPO Network	Phone: 1-800-997-1654 Website: www.gallagherstudent.com/sterling , click 'Find a Doctor'
In-Network pharmacies	Wellfleet Rx	Phone: 1-877-640-7940 Website: www.gallagherstudent.com/sterling , click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vison	Phone: 1-855-672-3232
Gallagher Student Health SHIP Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: https://eyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/

Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Assistance programs	24 Hour Nurseline	Phone: 1-800 634-7629
Telehealth services	CareConnect	Phone: 1-888- 857-5462
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/sterling , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877- 657-5030, Email: https://wellfleetstudent.com/contact/ Website: www.wellfleetstudent.com