



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 gallagherstudent.com/norwich.

Enrolling in My SHIP

Am I eligible for student health insurance?

Domestic undergraduate:

All full-time Undergraduate 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 will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit <http://sso.norwich.edu/> and login with your Norwich username and password. You will be directed to the **MyApps** page where you will see multiple icons.
2. Next please locate the Student Health Insurance icon and double click on it. You will now be redirected to your profile on the Gallagher Student site.
3. Select the 2023-2024 student health insurance plan link under the My Coverage Options box.
4. Select either the Enroll or Waiver button under the Plan Summary box. **Note: Your insurance information is required to complete the waiver form so have your insurance card available; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.**
5. Complete and submit the form by following the instructions.
6. You will receive an email confirmation that your form has been submitted.
7. If you do not receive a confirmation email, please re-check the form you completed and try submitting it again. If the issue persists, please contact Gallagher's customer service department by selecting the Help Center under the Resources box on your Gallagher account. You can either send a message or call the phone number listed. Live chat is available as well.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

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, your coverage will likely be limited — or unavailable — outside of your HMO’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.

Will you audit or verify my waiver request?

No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school’s waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan’s service area. If you elect to waive, you will be responsible for any medical expenses you incur.

Can I cancel my waiver form after I’ve submitted it?

Yes, but only if it's before your waiver/enrollment deadline of August 1, 2023.

1. Go to gallagherstudent.com/norwich.
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 August 1, 2023.*

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

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.

To initiate the Qualifying Life Event process:

1. Go to gallagherstudent.com/norwich.
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. If you are an international student withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of 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 90% of negotiated charges 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 \$50 per insured, per policy year deductible for in-network services and out-of-network services.
- It has a medical out-of-pocket maximum of \$4,500 per insured, per policy year for in-network services and a \$6,850 medical out-of-pocket maximum per insured, per policy year, for out-of-network services.
- It covers 90% of negotiated office visit copays when using an in-network provider.
- Prescription drugs are covered for a 30-day supply after a:
 - \$10 copay for a generic/tier-1 drug.
 - \$20 copay for a preferred brand name/tier-2 drug.
 - \$20 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 plan's pharmacy list or formulary by visiting your school's page at gallagherstudent.com/norwich.

How can I get more information about my plan?

Go to www.wellfleetstudent.com. Select your school in the drop down. Then select the Discover Your Benefits icon.

How much does my student health insurance cost?

	Annual 08/10/2023-08/09/2024	Spring/Summer 01/01/2024-08/09/2024
Enrollment/Waiver Deadline	August 1, 2023	January 5, 2024
Student	\$1,500	\$910

Have changes been made to this year's plan?

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?

With Travel Assistance:

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 TravelGuard at (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 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/>

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
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 gallagherstudent.com/norwich ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred 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
Preferred Provider Network	Cigna PPO Network	Phone: 1-800-997-1654 Website: gallagherstudent.com/norwich , click 'Find a Doctor'
Participating Pharmacies	Wellfleet Rx	Phone: 1-877-640-7940 Website: gallagherstudent.com/norwich , click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental and Ameritas Vison	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
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



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Answer Needed	Who To Contact	Contact Information
Additional Student Assistance Programs	24/7 Nurseline	Phone: 1-800 634-7629
Telehealth Services	CareConnect	Phone: 1-888- 857-5462