



Student Health &  
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions



## Table of Contents

<b>Getting Started .....</b>	<b>2</b>
<i>Where can I learn about the student health insurance plan (SHIP)? .....</i>	2
<b>Enrolling in My SHIP .....</b>	<b>2</b>
<i>Am I eligible for student health insurance? .....</i>	2
<i>How do I login to enroll or waive (opt out) of SHIP? .....</i>	2
<i>How do I enroll? .....</i>	2
<i>How do I enroll my dependents? .....</i>	2
<i>Am I eligible to waive? .....</i>	2
<i>How do I waive health insurance coverage? .....</i>	3
<i>Will you audit or verify my waiver request? .....</i>	3
<i>Can I cancel my waiver form after I've submitted it? .....</i>	3
<i>If I waive, but then lose my coverage, can I enroll in SHIP? .....</i>	4
<i>Once enrolled, can I cancel? Get a refund? .....</i>	4
<b>About My Benefits .....</b>	<b>4</b>
<i>How can I get more information about my plan? .....</i>	4
<i>Have changes been made to this year's plan? .....</i>	4
<i>Am I still covered if I live off campus? While traveling? When studying abroad? .....</i>	4
<i>Am I still covered after I graduate? .....</i>	5
<i>What other services are available to me through my SHIP? .....</i>	5
<i>How do I obtain a tax form? .....</i>	6
<b>Contact Information .....</b>	<b>6</b>
<i>Who do I contact? .....</i>	6

## Getting Started

### Where can I learn about the student health insurance plan (SHIP)?

Visit [www.gallagherstudent.com/NEIT](http://www.gallagherstudent.com/NEIT)

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All residential students are automatically enrolled in and billed for the Student Health Insurance program 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 [www.gallagherstudent.com/NEIT](http://www.gallagherstudent.com/NEIT)
2. Under "Profile," enter your student 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.)

### How do I enroll?

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

### 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.

### How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/NEIT](http://www.gallagherstudent.com/NEIT).
2. Follow the login instructions.
3. Click on the "WAIVE" button under "Plan Summary."
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.

**Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

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

1. 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 10/6/2023.

1. Go to [www.gallagherstudent.com/NEIT](http://www.gallagherstudent.com/NEIT)
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 10/06/2023

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

### Standard (for hard waiver schools):

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 [www.gallagherstudent.com/NEIT](http://www.gallagherstudent.com/NEIT).
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

### How can I get more information about my plan?

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

### 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?

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 UHC Global Emergency Services before making arrangements on your own. Otherwise, these services will not be covered.

To access these services, please see the contact information on the back of your ID card or in [My Account](#). For more information on Global Emergency Services, please review the Assistance and Evacuation Benefits section in your Brochure-Certificate.

**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 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.

### 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?

Most fully insured UnitedHealthcare members will no longer automatically receive a paper copy of the Form 1095-B due to a change in the tax law. Under new law that became effective beginning with the 2019 tax year, the IRS penalty for not having health coverage was reduced to zero. Therefore, individuals no longer need the information on the Form 1095-B to file a federal income tax return. Members living in states with laws that require reporting of health coverage will continue to receive a paper copy of the Form 1095-B for state filing tax purposes.

Form 1095-B will still be produced for all UHC fully insured members and will continue to be made available in My Account no later than the annual deadline set by the IRS. Members can view and/or download and print a copy of the form at their convenience, if desired.

If needed, a paper form can be accessed in one of the following ways:

Within [My Account](#), click on Tax Documents under the My Coverage tab, select the desired Form 1095-B.

Call the number on your health plan ID card or other member materials.

E-mail a request to [Customer Service](#) – Request must include your policy number and current mailing address to send a paper copy of Form 1095-B.

Mail a written request to (Form 1095-B, P.O. Box 30979, Salt Lake City, UT, 84130-0979) – Request must include your name, policy number, member ID number and current mailing address to send paper copy of Form 1095-B.

A Form 1095-B will be mailed to the address provided within 30 days of the date the request is received. If you have any questions about your Form 1095-B, contact UnitedHealthcare by calling the number on your ID card or other member materials.

## Contact Information

### Who do I contact?

See the guide below:

<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/NEIT">www.gallagherstudent.com/NEIT</a> , click the 'Help Center' link
Benefits, claims, claims payments, and Tax forms	<b>United Healthcare Student Resources</b>	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com/myaccount">www.uhcsr.com/myaccount</a>
In-Network providers	<b>UHC Choice Plus Provider Network</b>	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/NEIT">www.gallagherstudent.com/NEIT</a> , click 'Find a Doctor'
In-Network pharmacies	<b>UHC Pharmacy</b>	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/NEIT">www.gallagherstudent.com/NEIT</a> , click 'Pharmacy Program'
Voluntary Dental and Voluntary Vision	<b>Ameritas Dental and Vision</b>	Phone: 1-855-672-3232 <a href="http://www.gallagherstudent.com/NEIT">www.gallagherstudent.com/NEIT</a> , click "Additional Products Needed"
Gallagher Student Health Plan Enhancements	Coast to Coast Vision ( <b>Discount Vision</b> ), UNI-CARE ( <b>Dental Savings</b> ) Silvercloud ( <b>Behavioral Health</b> )	Coast to Coast Vision 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  UNI-CARE 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  SilverCloud (Behavioral Health) <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>



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