



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





TABLE OF CONTENTS

Getting Started.....	2
Where can I learn about the Student Health Insurance Plan (SHIP)?.....	2
How do I log in?	2
How do I enroll?	2
How do I enroll my dependents?	2
Once enrolled, can I cancel? Get a refund?.....	3
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?	5
Will you audit or verify my waiver request?.....	6
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	7
What do my benefits include?	8
How can I get more information about my plan?.....	8
Do I need a referral from my school's Health Services to see an off-campus health provider?	8
Have changes been made to this year's plan?	8
How do I find a doctor?	9
How do I find a pharmacy?	9
Does my SHIP plan include dental and/or vision insurance?	9
Am I still covered if I live off campus? While traveling? When studying abroad?	9
Am I still covered after I graduate?	10
How does the ACA affect my SHIP?	10
What other services available to me through my SHIP?	10
What other insurance products are available to students?.....	11
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?	12
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/swarthmore

How do I log in?

1. Go to www.gallagherstudent.com/swarthmore.
2. Under "Profile", click on LOG IN and enter your student login credentials.

First Time Users: You will need to complete the registration form.

Am I eligible for student health insurance?

All registered students at Swarthmore College are required to have health insurance. To ensure compliance, eligible students will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is submitted by the published waiver deadline.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased.

How do I enroll?

All students are enrolled in SHIP and no action is needed. To review enrollment.

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

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/swarthmore.
2. Follow the login Instructions.
3. Click "Enroll".



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.

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 Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at www.gallagerstudent.com. 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.



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.

REQUIREMENTS: All enrolled students must be insured. If your private or state sponsored insurance plan meets the following requirements, you may waive the student health insurance plan through the online waiver site.

- Effective through the academic year (notify student health immediately if you should have a change or loss of coverage)
- Provide for emergency and urgent care locally
- Cover local hospital admissions, diagnostic testing, prescription drugs, mental health visits, physician office visits, labs through LabCorp

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 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 your waiver information is not received by the deadline, you will remain enrolled automatically in SHIP and charged the full premium on your fall semester tuition E-Bill.

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. 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 plan 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?

ONLINE WAIVER PROCESS

To waive the 2022-2023 Student Health Insurance Plan (SHIP)

1. Log into mySwarthmore < Click Worth Health Center < Click Health Insurance Waiver
2. Complete Health Insurance Waiver Form (enter your current health insurance policy information)
3. Click Submit
4. A reference number will be emailed upon submission, however final determination may take 24-48 hours.



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 edit my form after I've submitted it?

Yes, if it's before your waiver/enrollment deadline of August 1, 2022

1. Go to www.gallagherstudent.com/swarthmore.
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 August 1, 2022

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

Yes, only if it's before your waiver/enrollment deadline of August 1, 2022

1. Go to www.gallagherstudent.com/swarthmore.
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, 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 www.gallagherstudent.com/swarthmore.
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 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 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 visits and prescription drug copayments.

- It has no deductible for In-Network services and a \$275 per Insured, per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 31-day supply at 90% of the PPO Allowance.

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 review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/swarthmore.

How can I get more information about my plan?

Go to: www.gallagherstudent.com/swarthmore.

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

No, you do not 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: www.swarthmore.edu/student-health.

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/swarthmore.
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/swarthmore.
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. 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 at 1-800-527-0218 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.

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 a requirement of the College. 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** — The cost of dental care is a major concern to both students and health service administrators. To help with this issue, Gallagher Student makes the Basix Dental Savings Program available to you. It is important to understand the Dental Savings Program is not dental insurance. Basix contracts with dentists that agree to charge a reduced fee to students covered under your Gallagher Student plan. The student must pay for the services received at the time of service to receive the negotiated rate.

Savings vary but can be as high as 50% depending upon the type of service received and the specific contracted dentist providing the service. To use the program, simply:

- Make an appointment with a contracted dentist; all the contracted dentists are listed on our website, www.basixstudent.com.
- Make sure the dental office understands that you have access to the Basix program. We list an administrative contact person for each dentist to help clear up any confusion on the spot. We don't



issue a separate identification card for the Basix program. The dentist's office may ask for your health plan identification card to make sure you have access to the program. If the office needs to check eligibility, call Gallagher Student at the number on your ID Card.

•Remember, you must pay for the services you receive at the time of service, so make sure you understand what forms of payment (check, credit card, etc.) the dentist accepts.

- **EyeMed Vision** — This discount vision plan is available through EyeMed Vision Care. EyeMed's provider network consists of over 45,000 independent providers and retail stores nationwide, including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JC Penney Optical, and many private practitioners.

This is not an insurance plan; there is no waiting period. Enrolled students can take advantage of the savings through EyeMed immediately upon receipt of their separate ID card. You can purchase prescription eyeglasses, conventional contact lenses or even non-prescription sunglasses at savings between 15% and 45% off regular retail pricing. In addition, you can receive discounts from 5% to 15% off laser correction surgery at some of the nation's most highly qualified laser correction surgeons.

Please click on the following link to download the EyeMed Flyer and ID Card.

To locate a participating provider, or if you have any additional questions, you can call 1-866-8EYEMED or go online at www.eyemed.com.

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.
- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/dental or www.gallagherstudent.com/vision. 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.



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 2021, 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/swarthmore.
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 service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/swarthmore , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com/myaccount
Preferred Provider Network	UnitedHealthcare Options PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/swathmore , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/swarthmore , 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: EyeMed.com



Answer Needed	Who To Contact	Contact Information
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	24/7 Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-870-5858 Website: https://www.healthiestyou.com/