

University of
La Verne

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

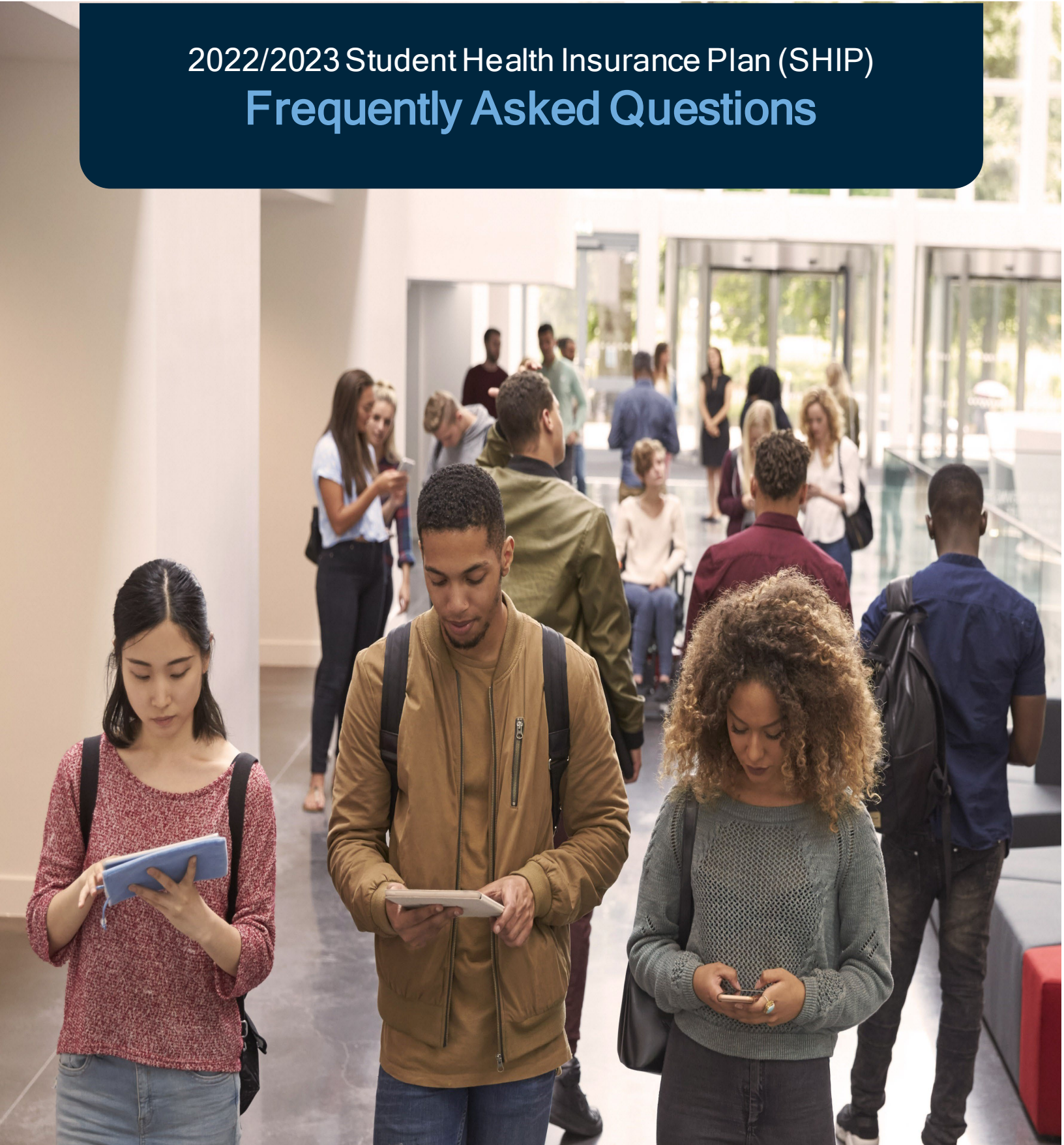


TABLE OF CONTENTS

Getting Started.....	2
Where can I learn about the Student Health Insurance Plan (SHIP)?.....	2
How do I log in?	2
Enrolling in my SHIP	2
Am I eligible for student health insurance?	2
How do I enroll?	3
How do I enroll my dependents?.....	3
Once enrolled, can I cancel? Get a refund?.....	3
About My Benefits.....	4
What do my benefits include?.....	4
Do I need a referral from my school's Health Services to see an off-campus health provider?	4
How much does my student health insurance cost?	5
Have changes been made to this year's plan?	5
How do I find a doctor?.....	6
How do I find a pharmacy?.....	7
Does my SHIP plan include dental and/or vision insurance?.....	7
Am I still covered if I live off campus? While traveling? When studying abroad?.....	7
Am I still covered after I graduate?.....	7
How does the ACA affect my SHIP?	8
What other insurance products are available to students?	8
General Account Information.....	9
How do I obtain an ID Card?.....	9
How do I obtain a tax form?	9
How do I print my verification letter?	9
How do I change my address?.....	9
Contact Information.....	10
Who do I contact?	10

GETTING STARTED

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

Go to www.gallagherstudent.com/laverne.

How do I log in?

1. Go to www.gallagherstudent.com/laverne.
2. Under "Profile", enter your School 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?

Full-time Domestic Undergraduate and all International Students

Traditional full-time (taking at least 12 or more credits) domestic undergraduate students, all international undergraduate students, and international graduate students taking at least three (3) or more credits are required to enroll in the Student Health Insurance Plan.

Part-time Domestic Undergraduate and Domestic Graduate Students

Part-time domestic undergraduate students (taking at least six [6] or more credits), full-time domestic graduate students, (taking at least nine [9] or more credits) and part-time domestic graduate students (taking at least three [3] or more credits) may enroll in the Student Health Insurance Plan on a voluntary basis.

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?

Full-time Domestic Undergraduate and all International Students

You are automatically enrolled and no action is needed. To review your enrollment:

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

Part-time Domestic Undergraduate and Domestic Graduate Students

Students who are eligible to enroll on a voluntary basis can purchase the Student Health Insurance Plan. Enrollment must be completed by the Deadline Date. To enroll, please contact Student Accounts at **(909) 448-4060** to be added to the insurance and your student account will be charged accordingly.

Once enrolled, you can review your enrollment:

1. Go to www.gallagherstudent.com/laverne.
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 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 who is 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 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 visit and prescription drug copayments.

- It has a \$250 per Insured, per policy year deductible for In-Network services and a \$750 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$15 copayment for In-Network office visits
- Prescription drugs are covered for a 30-day supply after a:
 - \$10 copay for a generic/Tier-1 drug,
 - \$30 copay for a preferred brand name/Tier-2 drug,
 - \$50 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/Laverne.

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 and any exceptions to the referral process, check out your SHIP brochure.

How much does my student health insurance cost?

See chart below

Mandatory Students – Full-time Domestic Undergraduate (FT DOM TUG), Full- and Part-time International (FT & PT INT TUG), Full- and Part-time International Graduates (FT & PT INT GRAD)

Coverage Periods and Dates	Student Rates		Enrollment Deadlines
	FT DOM & FT & PT INT Undergraduate	FT & PT INT Graduate	
Fall 08/15/2022 – 01/02/2023	\$490.00	\$765.00	08/31/2022
Spring / Summer 01/02/2023 – 08/14/2023	\$490.00	\$765.00	02/08/2023

Voluntary Students – Full- and Part-time Domestic Graduates (FT & PT DOM GRAD), Part-time Domestic Undergraduates (PT DOM TUG)

Coverage Periods and Dates	Student Rates		Enrollment Deadlines
	PT DOM Undergraduate	FT & PT DOM Graduate	
Fall 08/15/2022 – 01/02/2023	\$490.00	\$765.00	08/31/2022
Spring / Summer 01/02/2023 – 08/14/2023	\$490.00	\$765.00	02/08/2023

Have changes been made to this year's plan?

This is the first year that the Student Health Insurance (SHIP) is being administered by Gallagher Student Health (GSH).

The following changes were made to the Plan for the 2022-2023 Policy Year:

Copays

The plan now offers copays for the following:

- Physician office visits changed from 70% coinsurance for In-Network and Out-of-Network providers to \$15 copay for In-Network providers and 70% coinsurance for Out-of-Network providers.
- Prescription Drugs Retail Pharmacy changed from 70% coinsurance to the following for a 30-day supply –
 - \$10 copay for a generic/Tier-1 drug,
 - \$30 copay for a preferred brand name/Tier-2 drug,
 - \$50 copay for a non-preferred brand name/Tier-3 drug.

Coinsurance

- Coinsurance changed from 70% of the negotiated charge (NC) for In-Network and 70% of the usual and customary charge (U&C) for Out-of-Network to 90% of NC for In-Network and 70% of U&C for Out-of-Network.
- Emergency Services changed from 70% of the negotiated charge (NC) for In-Network and 70% of the usual and customary charge (U&C) for Out-of-Network to 90% of NC for In-Network and 90% of U&C for Out-of-Network.
- Preventive / Wellness Care changed from 100% for In-Network and Out-of-Network to 100% of NC for In-Network and 70% of U&C for Out-of-Network.

Deductible

- The individual deductible changed from \$250 for In- and Out-of-Network to \$250 for In-Network and \$750 for Out-of-Network

Out-of-Pocket Maximum

- The Out-of-Pocket Maximum changed from \$8,150 for In- and Out-of-Network to \$7,500 for In-Network and \$22,500 for Out-of-Network.

How do I find a doctor?

1. Go to www.gallagherstudent.com/laverne.
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/laverne.
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.

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 at **(877) 305-1966** (in the U.S. & Canada) or call collect **(715) 295-9311** (outside U.S. & Canada) 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 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.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. 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/laverne.
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/Laverne , click 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	WellFleet Group, LLC	P. O. Box 15369 Springfield, MA 01115-5369 Phone: (877) 657-5030 Website: www.gallagher.com/Laverne , Click "Claims Company"
Preferred Provider Network	First Health	Website: www.gallagherstudent.com/Laverne , click "Find a Doctor"
Participating pharmacies	WellFleet Rx	Website: www.gallagherstudent.com/Laverne , click "Pharmacy Program"
Worldwide assistance services (medical evacuation and repatriation)	Travel Guard	Toll-free within the United States: (877) 305-1966 Collect from outside of the United States: 1 (715) 295-9311
Behavioral Health and Nurseline access offering student members easy access to licensed behavioral health clinicians 24/7/365 via telephone.	CareConnect	Phone: (888) 857-5462