



Student Health &
Special Risk

University of
La Verne

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

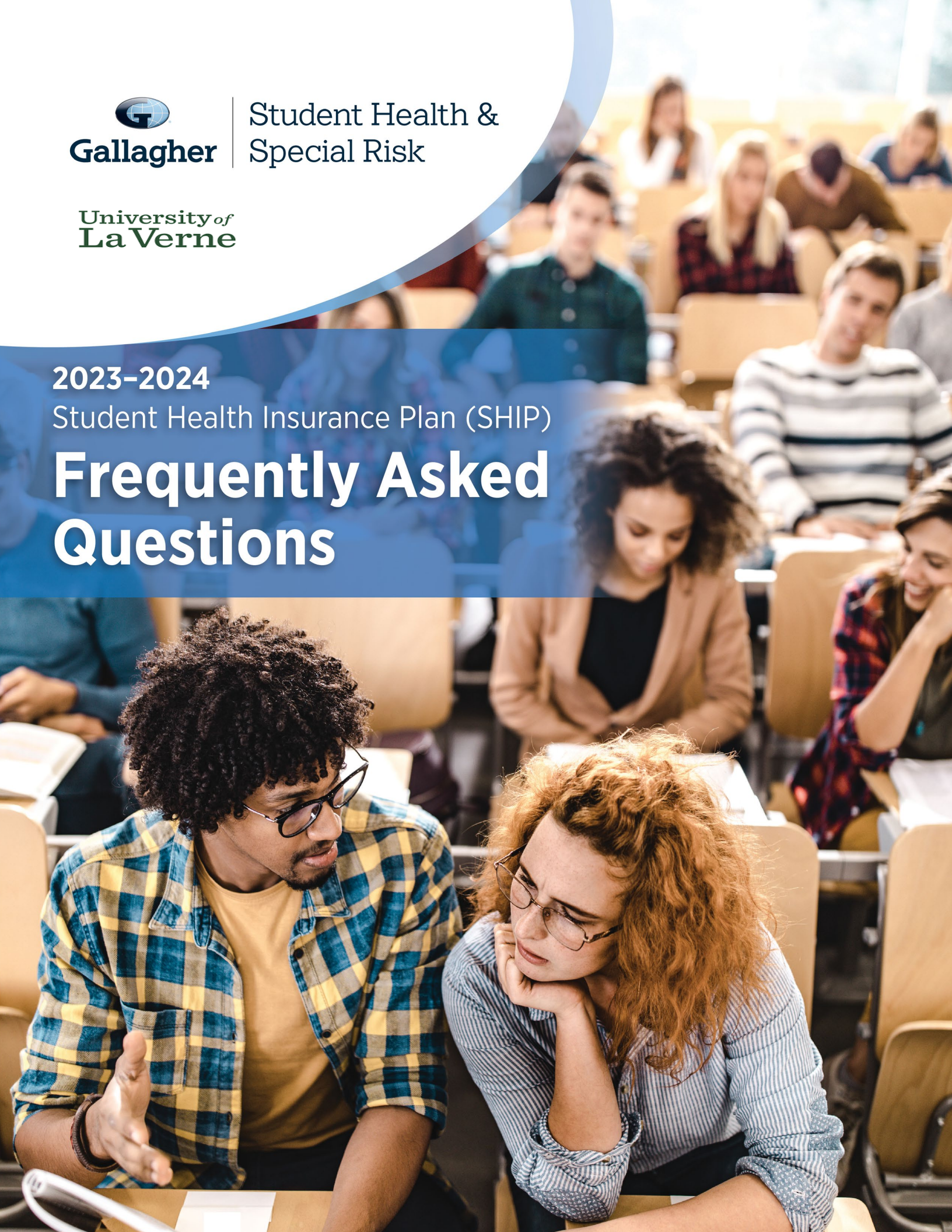


Table of Contents

Getting Started	2
<i>Where can I learn about the student health insurance plan (SHIP)?</i>	2
Enrolling in My SHIP	2
<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>	3
<i>How do I enroll my dependents?</i>	3
<i>Once enrolled, can I cancel? Get a refund?</i>	3
About My Benefits	4
<i>What do my benefits include?</i>	4
<i>How can I get more information about my plan?</i>	4
<i>Have changes been made to this year's plan?</i>	5
<i>Am I still covered if I live off campus? While traveling? When studying abroad?</i>	5
<i>Am I still covered after I graduate?</i>	6
<i>What other services are available to me through my SHIP?</i>	6
<i>How do I obtain a tax form?</i>	6
Contact Information	7
<i>Who do I contact?</i>	7

Getting Started

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

Visit www.gallagherstudent.com/laverne.

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

1. Visit www.gallagherstudent.com/laverne.
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?

Full-time Domestic Undergraduate and all International Students

You are automatically enrolled in the student health insurance plan; therefore, no action is needed as you are already enrolled. To view your coverage details:

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

You are eligible to enroll in the student health insurance plan on a voluntary basis.

1. Go to www.gallagherstudent.com/laverne.
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

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 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 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.

How can I get more information about my plan?

Go to www.gallagherstudent.com/laverne.

Have changes been made to this year's plan?

Here are the changes made for the 2023–2024 Policy Year:

- Outpatient Mental Health will no longer require Prior Authorization except for Outpatient Surgery.
- Where permitted by state, a Copayment Assistance Program will apply to certain Specialty Prescription Drugs that adjudicate at 30% coinsurance. Copayment Assistance dollars paid by the drug manufacturer for covered Specialty Prescription Drugs will not be applied towards member accumulators.
- For Rehabilitation/Habilitation and Chiropractic Care, the pre-certification requirements will be removed.
- Acupuncture pre-certification requirements will be removed and a 30 visit limit will be applied.
- Physical Therapy, Speech Therapy, and Occupational Therapy will each be limited to 30 visits per year (Rehabilitation and Habilitation combined).
- Chiropractic Care benefit will be limited to 30 visits per year.
- 100 day limit for Skilled Nursing Facility will be removed.
- The Sickness Dental Expense will be an added benefit at the group level coinsurance.
- The PPO network is moving to Cigna OAP.

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.

What other services are available to me through my SHIP?

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.

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- 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.

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 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: (800) 633-7867 Website: www.gallagher.com/Laverne , Click "Claims Company"
Preferred Provider Network	Cigna OAP Preferred Provider Network	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