



2022/2023 Tulane-Sponsored
Health Insurance Plan (T-SHIP)
Visiting Faculty and Scholars
Frequently Asked Questions

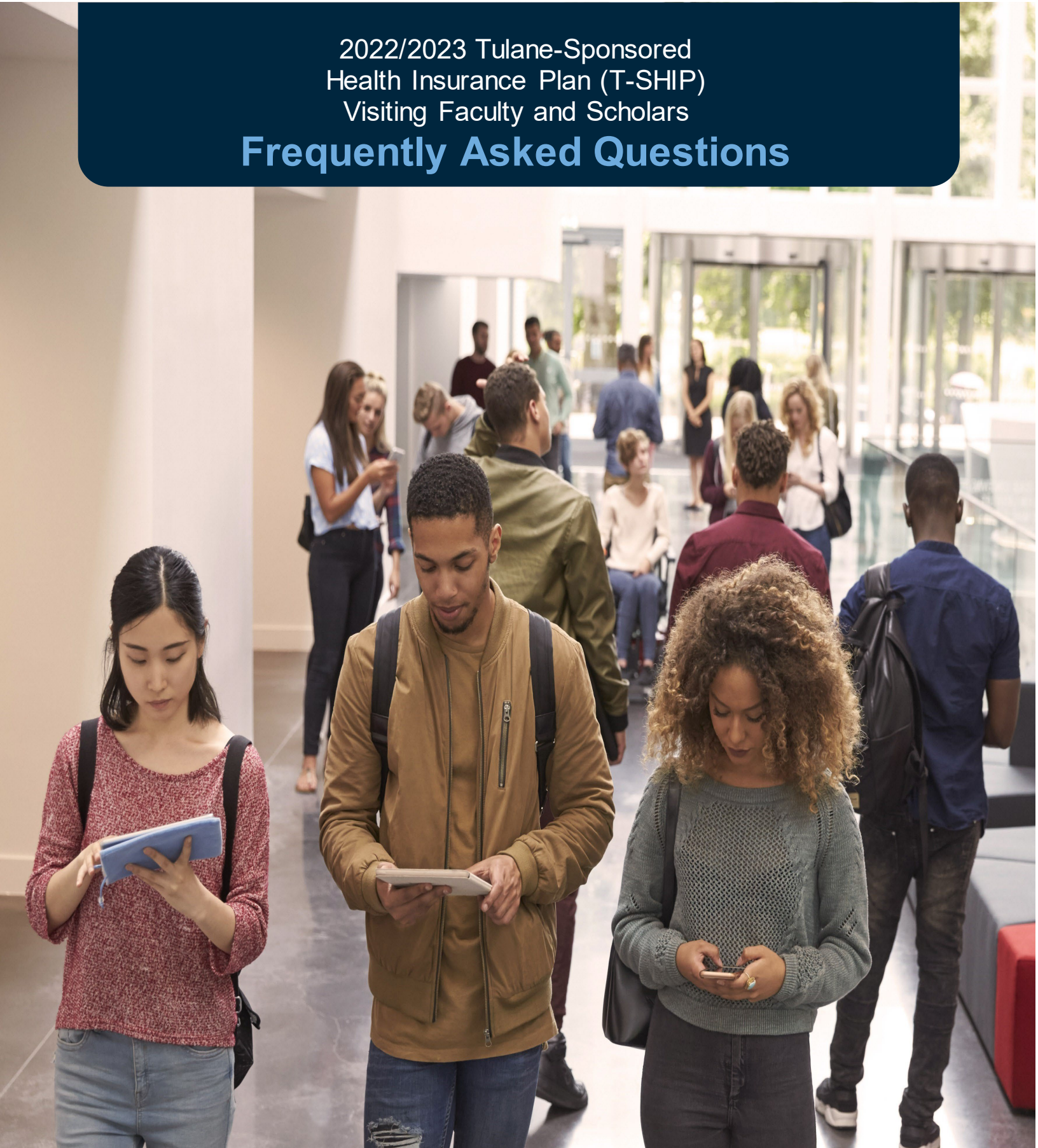


TABLE OF CONTENTS

Getting Started.....	2
How do I log in?	2
Enrolling in my T-SHIP	2
Am I eligible for the Tulane-sponsored health insurance (T-SHIP)?	2
How do I enroll?	2
What are the options available for payment?.....	3
How do I enroll my dependents?	4
Once enrolled, can I cancel/terminate T-SHIP? Get a refund?	4
About My Benefits.....	5
What do my benefits include?	5
How can I get more information about my plan?.....	5
How much does my health insurance cost?.....	6
Have changes been made to this year's plan?	6
How do I find a doctor?.....	6
How do I find a pharmacy?	7
Does my T-SHIP plan include dental and/or vision insurance?.....	7
Am I still covered if I live off campus? While traveling? When studying abroad?.....	7
How does the ACA affect my T-SHIP?	8
General Account Information	8
How do I obtain an ID Card?.....	8
How do I print my verification letter?	8
How do I change my address?.....	8
Contact Information.....	9

GETTING STARTED

How do I log in?

1. Go to www.gallagherstudent.com/tulanescholars.
2. Under "Profile", click on LOG IN and enter your email address and click "LOG IN".

First Time Users: An email from Gallagher Student Health will be sent to your email address 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 T-SHIP

Am I eligible for the Tulane-sponsored health insurance (T-SHIP)?

All visiting faculty and scholars and any accompanying J-2 dependents are required to maintain health insurance for the entire period of your stay in the U.S. Your health insurance coverage must meet specific criteria as outlined by J-1 federal regulations and Tulane policy.

How do I enroll?

Scholars can enroll along with their eligible dependents, if desired. To enroll.

1. Go to www.gallagherstudent.com/tulanescholars.
2. Follow the login Instructions.
3. Under "Plan Summary", click on the green "ENROLL" button.
4. Complete the enrollment form.
5. You will be prompted to submit payment.
6. You will receive an email confirmation.

Sponsored Faculty and Scholars:

1. Go to www.gallagherstudent.com/tulanescholars.
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

What are the options available for payment?

Typically, payment is required for your entire stay. For example if you will be in the country from April 1, 2023 to July 31, 2023, you will be required to enroll for that period and the full payment has to be submitted at the time of enrollment.

There are two enrollment periods that offer the option to pay in installment payments. They are:

Annual – August 19, 2022 through August 18, 2023

When enrolling in annual coverage, you will be given the option to pay in full or make 10 installment payments. The installments would be as follows:

1. The first installment would be for 3 months.
2. This would be followed by 9 monthly installments.

Spring/Summer Coverage – January 1, 2023 through August 18, 2023

When enrolling in Spring/Summer coverage, you will have the option to pay in full or make 5 installment payments. The installments would be as follows:

1. The first installment would be for 3 months.
2. This would be followed by 4 monthly installments.

NOTE: You will receive payment reminders. It is crucial that you pay the installments in a timely manner and not default. Defaulting on the monthly installment payments will result in the cancellation of your coverage based on nonpayment.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/tulanescholars.
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
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 T-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.

Once enrolled, can I cancel/terminate T-SHIP? Get a refund?

You may terminate T-SHIP if you are withdrawing from Tulane University and returning to your home country. You may qualify for a prorated refund of premium. In these cases, please contact the Office of International Students and Scholars.

ABOUT MY BENEFITS

What do my benefits include?

Your T-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.

Routine physicals and screenings, in absence of illness are covered, this includes 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 \$500 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- Prescription drugs are covered for a 31-day supply after a:
 - \$20 copay for a generic/Tier-1 drug;
 - \$50 copay for a preferred brand name/Tier-2 drug;
 - \$80 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 review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/tulanescholars.

How can I get more information about my plan?

Go to: www.gallagherstudent.com/tulanescholars

How much does my health insurance cost?

See chart below

	Annual (08/19/2022- 08/18/2023)	Fall (08/19/2022- 12/31/2022)	Fall/Spring (08/19/2022- 05/31/2023)	Spring (01/01/2023- 05/31/2023)
Scholar	\$3,063.00	\$1,133.00	\$2,400.00	\$1,267.00
Spouse/Domestic Partner	\$3,063.00	\$1,133.00	\$2,400.00	\$1,267.00
One Child	\$3,063.00	\$1,133.00	\$2,400.00	\$1,267.00
Two or more Children	\$6,126.00	\$2,266.00	\$4,800.00	\$2,534.00
Spouse and 2 or more Children	\$9,189.00	\$3,399.00	\$7,200.00	\$3,801.00

	Spring/Summer (01/01/2023- 08/18/2023)	Summer (06/01/2023- 08/18/2023)	Monthly	Daily
Scholar	\$1,930.00	\$663.00	\$256.00	\$8.40
Spouse/Domestic Partner	\$1,930.00	\$663.00	\$256.00	\$8.40
One Child	\$1,930.00	\$663.00	\$256.00	\$8.40
Two or more Children	\$3,860.00	\$1,326.00	\$512.00	\$16.80
Spouse and 2 or more Children	\$5,790.00	\$1,989.00	\$768.00	\$25.20

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/tulanescholars.
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/tulanescholars
2. Scroll down to the bottom of the landing page.
3. Click on "Pharmacy Program".

Does my T-SHIP plan include dental and/or vision insurance?

If you are 18 or younger, T-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 T-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 T-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 Toll-free within the United States at 1-800-527-0218, or Collect from outside of the United States at 1-410-453-6330, before making arrangements on your own. Otherwise these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your T-SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark the website portal.
- 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.

How does the ACA affect my T-SHIP?

Your T-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.

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 Tulane assigned 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 including updating your coordination of benefit (COB).

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/tulanescholars.
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/tulanescholars , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare Student Resources	P.O. Box 809025 Dallas, TX 75380 Phone 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/tulanescholars , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
Voluntary Dental and Vision	UnitedHealthcare	www.uhcsr.com/Tulane Please refer to the customer service number on the back of your ID card.
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@UHGlobal.com
Additional Assistance Programs	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-866-0895 Website: www.telehealth4students.com