



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions



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Getting Started

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

Visit www.gallagherstudent.com/queens.

Enrolling in My SHIP

Am I eligible for student health insurance?

All full-time traditional undergraduate students taking 12 credit hours or more, international students, athletes, graduate students and students in the BSN and ABSN nursing programs are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished and a waiver is approved by Gallagher Student Health.

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?

1. Visit www.gallagherstudent.com/queens.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/queens.
2. Follow the login Instructions.
3. View the "Plan Summary" section.
4. Click on the green "Enroll" button and enter the necessary information.

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 or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your HMO or Medicaid'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/queens.
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.

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?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school.

Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of **September 6, 2023**.

1. Go to www.gallagherstudent.com/queens.
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 **September 6, 2023**.

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

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/queens.
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 my waiver is approved, when will my SHIP charge be removed?

Once your waiver is approved a reversal entry will be applied to your student account within 24 business hours

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 80% 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 \$10,000 Intercollegiate Sports benefit.
- It has a \$25 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
 - \$15 copay for a tier-1 drug.
 - \$35 copay for a tier-2 drug.
 - \$60 copay for a 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 plan's pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/queens.



How much does my student health insurance cost?

See chart below:

	Annual Returning Student 8/15/2023 – 7/31/2024	Annual New Student 8/1/2023 – 7/31/2024	Spring/Summer (Newly enrolled students) 1/1/2024 – 7/31/2024	Summer 5/9/2024 – 7/31/2024
Enrollment/Waiver Deadline	September 6, 2023	September 6, 2023	January 17, 2024	May 24, 2024
Student	\$1,843.00	\$1,916.00	\$1,114.00	\$440.00

Once enrolled into SHIP coverage you will remain enrolled until the end of the policy year. You will be charged for the full year of coverage during your first semester and will be able to retain the coverage if you graduate or leave Queens University of Charlotte for the remainder of the plan year.

What are the requirements of an Affordable Care Act (ACA) insurance plan?

ACA plan information can be found at <https://www.govinfo.gov/content/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf>

How can I get more information about my plan?

Go to www.wellfleetstudent.com

Have changes been made to this year’s plan?

The Insurance carrier for the 2023-2024 academic year will be Wellfleet Insurance Company using the Cigna OAP PPO Network.

How do I get my SHIP ID Card?

ID cards can be found at www.wellfleetstudent.com, typing in your school’s name, going to the Discover my Benefits section and clicking on request an ID card.

There will also be an ID card tile at www.gallagherstudent.com/queens to click and bring you directly to the Wellfleet website.

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 Travel Guard at (877) 305-1966 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 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 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.

Am I covered if I get hurt playing intercollegiate sports?

Yes, your plan covers you for injuries incurred while participating in intercollegiate sports up to \$10,000.

What other services are available to me through my SHIP?

- **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.collegestudentinsurance.com for complete details about additional insurance products and how to enroll.
- **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/queens for complete details about additional insurance products and how to enroll.
- **Dental and Vision coverage through MetLife** is available to you on a **voluntary basis** at an additional cost paid directly to MetLife. Queens University of Charlotte will not bill you for this coverage. You can enroll in either coverage by going to queens.studentbenefitplans.com and completing the information requested. Please view the documents and information at www.gallagherstudent.com/queens.

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?

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/queens click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/1/2023 for new students and 8/15/2023 for returning students	Wellfleet Group, LLC	PO Box 15369, Springfield, MA 01104 Phone: 1-800-633-7867 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
ID Cards, Claims, Claims Payment Incurred and Tax Forms Prior to 8/15/2023	First Student	FIRSTSTUDENT P.O. Box 809025 Dallas, TX 75380-9025
Preferred Provider Network	Cigna OAP PPO	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/queens click "Find a Doctor"
Participating Pharmacies	Wellfleet RX /Express Script	Phone: 1-877-640-7940 www.gallagherstudent.com/queens ; click "Pharmacy Program"
Worldwide Assistance Services (Medical Evacuation and Repatriation)	Travel Guard	Toll-free within the United States and Canada: (877) 305-1966 Collect from outside of the United States: (715) 295-9311
Additional Student Assistance Programs	24/7 Nurse Line	1-800-634-7629
Integrated Behavioral Health	CareConnect	1-888-857-5462 https://wellfleetstudent.com/careconnect/
Voluntary Dental and Vision	MetLife	Phone: (877) 247-8817 Email: Enrollment@benefitpartnersgroup.com