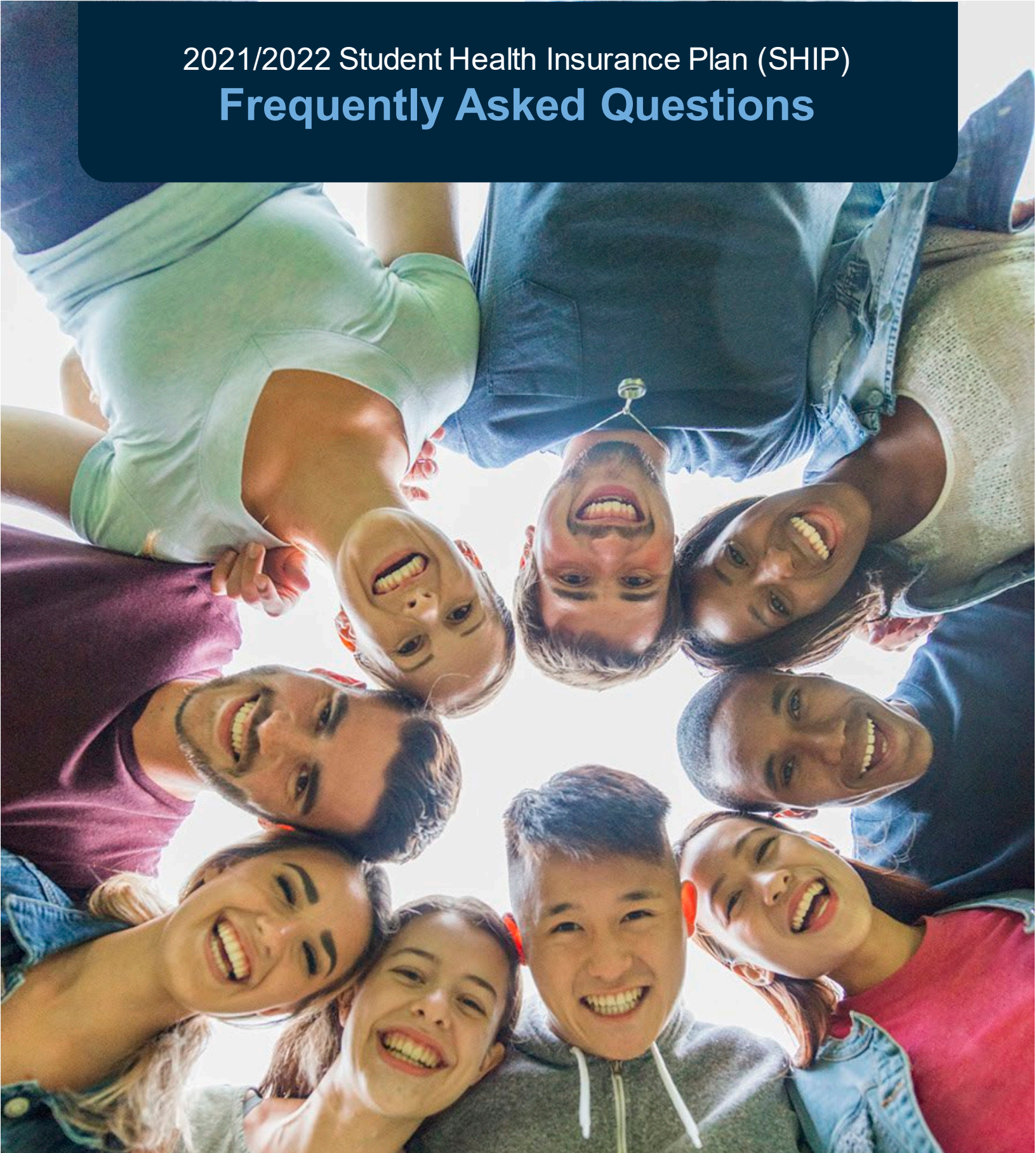




2021/2022 Student Health Insurance Plan (SHIP) Frequently Asked Questions



Topic / Question	Page Numbers
<p>Getting Started</p> <p>Where can I learn about my Student Health Insurance Plan (SHIP)?</p> <p>How do I log in?</p>	2
<p>Enrolling in my SHIP</p> <p>Am I eligible for Student Health Insurance?</p> <p>How do I enroll?</p> <p>How do I enroll my dependents?</p> <p>Once I've enrolled, can I cancel? Get a refund?</p> <p>Can I enroll my dependents after the enrollment period is over?</p>	2-4
<p>About my Benefits</p> <p>What do my benefits include?</p> <p>How can I get more information about my plan?</p> <p>Do I need a referral from my school's Health Services to see an off-campus doctor?</p> <p>How much does my SHIP plan cost?</p> <p>Have changes been made to this year's plan?</p> <p>How do I find a doctor?</p> <p>How do I find a pharmacy?</p> <p>Does my plan include dental and/or vision insurance?</p> <p>Am I still covered if I move off campus? While traveling? When studying abroad?</p> <p>Am I still covered after I graduate?</p> <p>How does the Affordable Care Act (ACA) affect my SHIP?</p> <p>What other services are available to me?</p> <p>What other insurance products are available to students?</p>	4-8
<p>General Account Information</p> <p>How do I obtain an ID card?</p> <p>How do I obtain a tax form?</p> <p>How do I print my verification letter?</p> <p>How do I view my account information?</p> <p>How do I change my address?</p> <p>Who do I contact?</p>	8-9

Getting Started

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

A Go to www.gallagherstudent.com/apugrad

Q How do I log in?

A

1. Go to www.gallagherstudent.com/apugrad.
2. Under 'Profile', click on LOG IN.
3. **First Time Users:** You will need to complete the registration form.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

A All Graduate and Professional students and students enrolled in Practicum Training and Internship/Special Programs and taking 5 or more credit hours (with at least 3 credit hours being taken on campus) and Doctoral Students taking 3 or more credit hours, or any students whose enrollment level is considered to be half-time by their respective academic department, are eligible to enroll in this insurance plan.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.

Q How do I enroll?

A Enrollment is done through the Graduate Center. Students should call the Graduate Center at 1-626-815-4570 to enroll.

Q How do I enroll my dependents?

A

1. Go to www.gallagherstudent.com/apugrad.
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".

OTE: 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.

Q Once enrolled, can I cancel? Get a refund?

A Once you're enrolled in SHIP, you will remain enrolled in it for that 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.

Q Can I enroll my dependents outside of the open enrollment period?

A No, you must enroll dependents during the open enrollment periods. Enrollment will not be available outside of the open enrollment period.

About My Benefits

Q What do my benefits include?

A. 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 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 \$150 per policy year deductible for In-Network services and a \$300 per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after:
- a \$10 copay for a generic drug
- a \$30 copay for a preferred brand name drug,
- a \$60 copay for a non-preferred brand name 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/apugrad.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/apugrad.

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

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

Q How much does my student health insurance cost?

A See chart below

	Fall 08/15/2021 - 01/05/2022	Spring/Summer 01/06/2022 - 08/14/2022
Enrollment Deadline	September 30, 2021	January 22, 2022
Student	\$1,553	\$2,337
Spouse	\$1,553	\$2,337
One Child	\$1,553	\$2,337
2 or more Children	\$3,106	\$4,674

Q Have changes been made to this year's plan?

A Here are the changes made for the 2021-2021 Year:

- Out of pocket maximum increased from \$1500 to \$3000
- Emergency Room (ER) Copay increased from \$50 to \$100

Q How do I find a doctor?

A 1. Go to www.gallagherstudent.com/apugrad
2. Click on "Find a Doctor".

Q How do I find a pharmacy?

A 1. Go to www.gallagherstudent.com/apugrad
2. Click on "Pharmacy Program".

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

A If you're 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.

Q Am I still covered if I live off campus? While traveling? When studying abroad?

A Yes, your plan covers you wherever you are. As long as you're 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 GeoBlue (1-833-511-4763) 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.

Q Am I still covered after I graduate?

A. 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.

Q How does the ACA affect my SHIP?

A. 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.

Q What other services available to me through my SHIP?

A. The following services are included and complement your SHIP program:

- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **EyeMed Vision** — through this program you can receive discounted services for eye exams, glasses or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.
- **SilverCloud** – an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

Q What other insurance products available to students?

A 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

Q How do I obtain an ID Card?

A ID cards are usually available 5-7 business days after your enrollment is processed by Anthem. ID cards are available online through the Sydney Health app available in the App Store or Google Play.

To access your ID card:

1. Register on www.anthem.com/ca or the Sydney Health mobile app with your student I.D.
2. Once you're logged in, check to make sure your ID Card preference is set to 'digital'.

Here you will have instant access to:

- Your member ID card.

- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists

Q How do I obtain a tax form?

A 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.

Q How do I print my verification letter?

A Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.gallagherstudent.com/apugrad.
2. Follow the login Instructions.
3. Navigate to “Account Details”.
4. Click “Verification of Coverage”.

Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/apugrad , click the 'Help Center' link

Answer Needed	Who To Contact	Contact Information
ID cards, benefits, claims, claims payments, and Tax forms incurred on or after August 15, 2021	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-800-888-2108 Website: www.anthem.com/ca
In-Netw ork providers	Anthem Preferred Provider Netw ork	Website: www.gallagherstudent.com/apugrad , click "Find a Doctor"
In-Netw ork pharmacies	IngenioRx	Website: www.gallagherstudent.com/apugrad , click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com
Worldw ide assistance services (medical evacuation and repatriation)	GeoBlue	Call Collect: 1-833-511-4763
Telehealth services	Livehealth Online	Website: www.livehealthonline.com