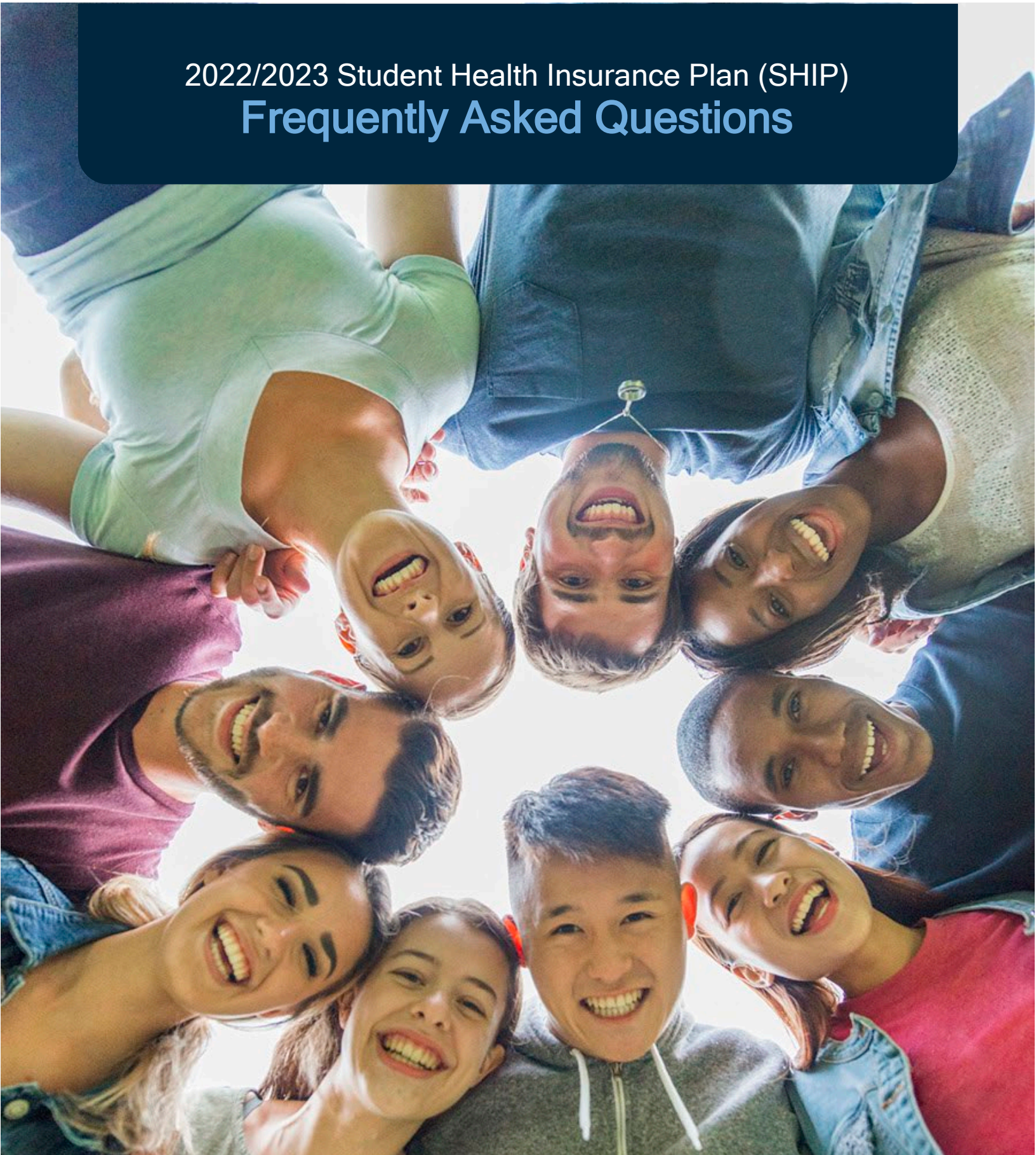




CLAREMONT
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2022/2023 Student Health Insurance Plan (SHIP)
Frequently Asked Questions





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Getting Started

Q Where can I learn about the Student Health Insurance Program?

A Go to <https://www.gallagherstudent.com/cuc.ClaremontMckenna>.

Q How do I log in?

A 1. Go to <https://www.gallagherstudent.com/cuc.ClaremontMckenna>.
2. Follow the login instructions.

Q SHIP Eligibility

Am I eligible for student health insurance?

- All domestic undergraduate students who pay registration fees and are matriculating toward a degree through Claremont McKenna College.
- All international undergraduate students (this includes non-student exchange visitors such as visiting faculty, scholars, and researchers) with a current passport or student visa (F-1, J-1, or M-1 visa) temporarily located outside the home country who have not been granted permanent residency status while engaged in full-time educational activities through Claremont McKenna College.
- 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, Internet classes, and television (TV) courses, do not fulfill the enrollment requirement. If it is discovered that this eligibility requirement has not been met, our only obligation is to refund premium, less any claims paid.

Enrolling in my Student Health Insurance Plan (SHIP)

Q How do I enroll?

A. 1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna and log in.
2. Click the "ENROLL" button.
3. Follow the instructions to complete the form.

Q How do I enroll my dependents?

A 1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna and log in.
2. Click the "ENROLL" button.
3. Follow the instructions to complete the form.

Q Once enrolled, can I cancel? Can I 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 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 eligible dependents?

A Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com/cuc.ClaremontMckenna and clicking on "Dependent Enroll."

Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

Waiving Student Health Insurance

Q Am I eligible to waive?

A To be eligible to waive your Student Health Insurance Plan, you must be currently enrolled in health insurance considered to be "comparable coverage." If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO's service area. As a result, it probably won't be considered a "comparable" plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan's out-of-pocket costs to be higher than what you'll pay for SHIP. Moving to SHIP may be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. Services should include, but aren't limited to:

- Preventive and non-urgent care (this includes most immunizations)
- Prescription drugs
- Emergency care
- Mental health and substance abuse treatment
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

Q What should I know before waiving?

A Before waiving coverage, review your current policy and then consider these questions:

- Does your plan comply with the ACA? (See the FAQ, “What do you mean by comparable coverage?”)
- Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?
- If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
- Is the annual cost of your SHIP less expensive than the cost of being added as a dependent to your parents’ plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.

Are you an international student? If so, you won’t be able to waive coverage.

- If you don’t complete a [decision/waiver] form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- If you decide to waive coverage, you won’t have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna and log in.
 2. Click the “WAIVE” button.
 3. Follow the instructions to complete the form

Q What is comparable coverage?

- A If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for SHIP. Moving to SHIP may be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. Services should include, but aren’t limited to:

- Preventive and non-urgent care (this includes most immunizations)
- Prescription drugs
- Emergency care
- Mental health and substance abuse treatment
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Physical therapy

- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

Q Will you audit or verify my waiver request?

- A We may audit or verify your request. This is to make sure your insurance plan will cover you when you're at school. Here's how our waiver review process works:
- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.
 - We verify most waiver requests within 2 business days.
 - Once we verify your coverage, we'll let you know whether we approved your waiver via an email to the address you provided on your form. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

Q Can I edit my form after I've submitted it?

- A Yes, if it's before your waiver/enrollment deadline of 9/13/2022
1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna
 2. Log in (if you haven't already) by following the instructions on the website.
 3. Click "View My Submitted Forms".
 4. Select the form you want to edit.
 5. Update the form as needed.
 6. Click "Submit Edit."

You may not edit your form after 9/13/2022

Q Can I rescind my form after I've submitted it?

- A Yes, if it's before your waiver/enrollment deadline of 9/13/2022
1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna
 2. Log in (if you haven't already) by following the instructions on the website.
 3. Click "View My Submitted Forms".
 4. Select the form you want to rescind.
 5. Scroll all the way to the bottom of the form
 6. Click "Rescind."

You may not rescind your form after 9/13/2022

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

A If you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school's page at www.gallagerstudent.com. Make sure you read the form carefully as it contains very specific information on the Petition to Add process. Qualifying events include:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

If your enrollment in SHIP is on a voluntary basis, there is no option to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

Q May I use one of my state's health insurance plans to waive my SHIP?

A If you live in the state where you are attending school and bought insurance through your state's marketplace, you may be able to waive your SHIP. Please review these plans carefully. Many of them will have a deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status. Enrolling mid-year in a state plan will not allow you to cancel your SHIP.

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 variety 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. There may be copayments and deductibles you'll be responsible for paying.

- It has a \$500 per Insured, per policy year deductible for In-Network medical services.
- It has a \$20 per Insured, per policy year or per accident/injury and sickness deductible.

For prescription drugs from participating pharmacies, you will pay

- a \$ 20 copay for a 30-day supply of a generic/Tier-1 drug,
- a \$ 50 copay for a 30-day supply of a preferred brand name/Tier-2 drug,
- a \$ 75 copay for a 30-day supply of a non-preferred brand name/Tier-3 drug.

Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at www.gallagherstudent.com/cuc.ClaremontMckenna

Q How do I find a doctor?

- A 1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna and click on "Find a Doctor"
2. Log in by following the instructions.

Q How do I find a pharmacy?

- A 1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna and click on "Pharmacy Program"
2. Log in by following the instructions.

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

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

- Increase emergency room copayment from \$100 to \$200
- Inpatient copayment \$100/per admission
- Out pocket maximum increased from \$7,350 to \$8,500
- Pharmacy copayments increased from \$20/\$40/\$60 to \$20/\$50/\$75

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

A If you're 18 or younger, you can get preventive dental and vision benefits with this plan. The same is true for your enrolled and eligible dependents. For details refer to our SHIP brochure or certificate. To enroll in a voluntary dental plan or vision plan (additional cost), go to www.gallagherstudent.com/dental or www.gallagherstudent.com/vision. The types of plans and availability of plans vary by state.

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

A Yes, A Student Health Services (SHS) referral is required for non-emergency care within a 25-mile radius from campus, unless SHS is closed. The Preferred care deductible is waived for services performed at the Student health Center and for Preferred Care referred by the student health center. To see how referrals works, check out your SHIP brochure

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 you paid your premiums 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 expatriation of remains. It's important to contact **Oncall International** 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 Yes. You will be covered under your SHIP until the end of the policy period for which you are enrolled 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. Note: you won't be able to continue your coverage after your policy terminates.

Q Are there any other benefits available to me?

- A Yes, you can enhance your SHIP with additional benefits available exclusively from Gallagher Student Health & Special Risk. They include:
- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
 - EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.
 - 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 and stress.

For a modest added cost, personal property and renters Insurance is available to all students 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.

General Account Information

Q How do I obtain an ID Card?

A ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.aetnastudenthealth.com.
2. Click "Your Member Website" at the top of the page.
3. Click the "Register or Login" button to proceed.
4. If you have created an Aetna account in the past, log in.
5. If you have not created an Aetna account, click "Register" and complete the registration process.

6. NOTE: You will need your Aetna ID number to proceed. Newly-enrolled students can find this in the welcome email that you receive from Aetna when your enrollment has been processed. Returning students can use their Aetna ID number from their prior year's ID card.
7. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.

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/cuc.ClaremontMckenna
2. On the left toolbar, click "Account Home."
3. Log in by following the instructions on the website (if you haven't already).
4. Under "My Account", click on "Authorize Account."
5. Enter your Student ID number and your date of birth.
6. Click on "Authorize Account."
7. You will be redirected to the "Account Home" page, then click on "Verification Letter" under "Coverage History."

Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A See the chart below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/cuc.ClaremontMckenna Website: click the 'Customer Service' link
Benefits, tax forms, claims and claims payments incurred on or 8/1/2022	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone:877-480-4161 Website: www.aetnastudenthealth.com

Answer Needed	Who To Contact	Contact Information
Preferred providers	Aetna EPO Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/cuc.ClaremontMckenna click "Find a Doctor"
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/cuc.ClaremontMckenna click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	On Call Travel Assistance	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 00-1-603-328-1956
Assistance programs	24/7 Nurseline or Collegiate Assistance Program	877-351-7889
Telehealth services	Teledoc	Phone: 855-TELADOC (835-2362) Website: Download the Teladoc mobile app