

Duke University

2024–2025

Student Medical Insurance Plan

Frequently Asked Questions



Gallagher

Student Health &
Special Risk



Table of Contents

Contacts 2

Getting Started 3

How do I log into the portal to enroll in or waive the Student Medical Insurance Plan (SMIP)? 3

How do I enroll? 3

How do I enroll my dependents? 3

Waiving SHIP Coverage 4

If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below. 5

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage? 5

Once enrolled, can I cancel? Get a refund? 6

Where can I get more information about my plan? 6

Have changes been made to this year's plan? 6

Am I still covered while traveling? When studying abroad? 6

I received a letter from Blue Cross Blue Shield of North Carolina asking me to provide my social security number. Why do they need this information? What should I do? How do I know what was reported? 7



Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 https://www.gallagherstudent.com/duke click "Help Center"
ID Cards, Claims, and Tax Forms	Blue Cross Blue Shield of North Carolina	www.studentblue.nc 888-206-4697
Preferred Provider Network	Blue Cross Blue Shield of North Carolina	https://www.gallagherstudent.com/duke click "Find a Provider" (888) 206-4697
Participating Pharmacies	Blue Cross Blue Shield of North Carolina	https://www.gallagherstudent.com/duke click "Pharmacy Program" (888) 206-4697
Voluntary Dental	Aetna Dental	http://www.aetnastudenthealth.com/duke (877) 238-6200
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBLue	(855) 445 1301 www.studentbluenc.com
Additional Student Assistance Programs	Health Line Blue	1-877-477-2424
Telehealth Services	Teladoc	800) 835-2362



Student Health & Special Risk



Getting Started

How do I log into the portal to enroll in or waive the Student Medical Insurance Plan (SMIP)?

1. Visit <https://www.gallagherstudent.com/duke>
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

International and PHD Students:

No action is needed as you are automatically enrolled in the student medical insurance plan (SMIP). To view your coverage details:

1. Go to <https://www.gallagherstudent.com/duke> .
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

Domestic Students:

1. Go to <https://www.gallagherstudent.com/duke>
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.

*Please note that students who do not submit a waiver by the **September 14, 2024** deadline will be automatically enrolled.*

How do I enroll my dependents?

1. Go to <https://www.gallagherstudent.com/duke>.
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation will be sent.



Student Health &
Special Risk



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 SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

Waiving SHIP Coverage

Please note: If you are an international student holding an F1 or J1 visa, enrollment in the SMIP is mandatory.

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets Duke University's waiver requirements.

- The student does not hold an F1 or J1 visa.
- Plan must be in compliance with the Affordable Care Act (ACA Compliant)
- The claims administrator of the plan is based in the United States, has a U.S. telephone number and address for submission of claims, and the insurance policy has not been issued outside the U.S.
- The policy is not a traveling policy.
- The plan provides unlimited emergency and non-emergency routine health care and mental health benefits in the Durham, NC area, including at Duke Medicine. *(In order to meet these criteria, your plan must provide in network benefits at Duke Health facilities for the following services: Primary Care Doctors office visits, Specialty office visits, Preventative care office visits, Lab services, X-rays, and imaging)*
- The plan provides inpatient and outpatient mental health care (with at least 30 visits per year) with chemical dependency benefits that are comparable to the coverage provided by the Duke SMIP.
- The plan provides unlimited coverage for prescription medication.

To submit a waiver:

1. Go to <https://www.gallagherstudent.com/duke>
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.



Student Health &
Special Risk



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.

If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below.

This must be completed prior to **September 14, 2024 (for fall)** or **January 31st** for spring.

1. Go to <https://www.gallagherstudent.com/duke>
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 your waiver is rescinded, this action cannot be reversed. You may not edit your form after September 14, 2024. (January 31st for spring)

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

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.

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

To initiate the Qualifying Life Event process:

1. Go to <https://www.gallagherstudent.com/duke>
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 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.

Where can I get more information about my plan?

Go to <https://www.gallagherstudent.com/duke>

Have changes been made to this year's plan?

No changes were made to the plan for the 2024–2025 Policy Year.

Am I still covered while traveling? When studying abroad?

With Travel Assistance:

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 Geoblue (**855-445-1301**) 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.



Student Health &
Special Risk



I received a letter from Blue Cross Blue Shield of North Carolina asking me to provide my social security number. Why do they need this information? What should I do? How do I know what was reported?

The IRS requires that all health plans to provide information on members to keep track of who has had health insurance and for what months during the tax year. You received the letter because BCBSNC does not currently have the needed information. You can call **1-800-326-0052** and speak to an agent to update your information **or** you can fill in the blank boxes on the letter provided and return it in the addressed envelope that BCBSNC enclosed in the mailing.

In January of every year, you will receive **Form 1095-B** from BCBSNC which will show you what BCBSNC is reporting to the government each year.