



Loyola Marymount University

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





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GETTING STARTED

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

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

How do I log in?

PrePop/SSO:

1. Go to <https://www.gallagherstudent.com/LMU>
2. Under "Profile", click on LOG IN and enter your student login credentials.

ENROLLING IN MY SHIP

Am I eligible for student health insurance?

All students registered for 1 or more credit hours (**Law School**), are eligible for the insurance. 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 and online courses do not fulfill this requirement

How do I enroll?

Law School students with 1 or more credits are already enrolled and no action is needed.

To review enrollment:

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

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. If you miss the annual waiver period, you may submit a request to waive or terminate spring coverage. If we approve your request, a credit for the spring semester premium will be applied to your student account or you will not be charged the spring 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.



WAIVING THE SHIP COVERAGE

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.

How do I waive health insurance coverage?

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login Instructions.
3. Click "Waive".
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Will you audit or verify my waiver request?

Law School Students:

No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

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

Yes, if it's before your waiver/enrollment deadline of August 31

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Edit Waiver".
5. Select the form you want to edit.
6. Update the form as needed.
7. Click "Update & Submit".

NOTE: You can edit your waiver up to 5 times.

You may not edit your form after August 31



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

Yes, only if it's before your waiver/enrollment deadline of August 31

1. Go to <https://www.gallagherstudent.com/LMU>
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 August 31

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

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 higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you'll have In-Network providers near your campus.

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

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- 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

To initiate the Qualifying Life Event process:

1. Go to <https://www.gallagherstudent.com/LMU> .
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.



If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.

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 100% of your medical fees when you use In-Network providers after a \$25.00 copay after your deductible. There is no out-of-network coverage, only emergency care. . You will also be responsible for paying prescription drug copayments.

- It has a \$500.00 per Insured, per policy year deductible for in-network medical services.
- It has a \$25.00 copayment for office visits
- Prescription drugs are covered for a 30-day supply from a preferred care pharmacy after a:
- \$20.00 copay for a generic drugs
- \$50.00 copay for a brand name drugs
- \$100.00 copay for non-preferred generic or brand name drugs
- \$125.00 copay for specialty drugs

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 <https://www.gallagherstudent.com/LMU>

How can I get more information about my plan?

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



How much does my student health insurance cost?

See chart below

	Annual Coverage Period (08/01/2022-07/31/2023)	Spring Coverage Period (01/01/2023-07/31/2023) New students only
Enrollment/Waiver Deadline	08/31/2022	1/31/2023
Student	\$2,640.00*	\$1,534.00*

**All insurance coverage is subject to applicable state form and rate filing approval and, once approved, to the terms of the Master Policy. We have not yet received approval from the state insurance department for the 2022-2023 benefits, features and rates described in this document. As part of the approval process, the State may require us to make changes to the benefits, features and/or rates. We will notify you if that happens.*

Have changes been made to this year's plan?

Prescription copayments were changed to the following:

- \$20.00 copay for a generic drugs
- \$50.00 copay for a brand name drugs
- \$100.00 copay for non-preferred generic or brand name drugs
- \$125.00 copay for specialty drugs

How do I find a doctor?

1. <https://www.gallagherstudent.com/LMU>
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 <https://www.gallagherstudent.com/LMU>
2. Scroll down to the bottom of the landing page.
3. Click on "Pharmacy Program".

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

If you are 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.

For other dental and vision options, see "Are there other products and services available to me?"



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 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 On Call 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.

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 coverage and graduate in the fall, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

How does the ACA affect my SHIP?

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.



What other services available to me through my SHIP?

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.
- **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.
- **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.

What other insurance products are available to students?

The following products are also available to students:

- **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 for complete details about additional insurance products and how to enroll.
- **Dental Insurance** is available to you on a voluntary basis at additional cost from through Delta Dental. More information can be found at <https://www.gallagherstudent.com/LMU>
- **Vision insurance** is available to you on a voluntary basis at additional cost from through VSP Vision Care. More information can be found at <https://www.gallagherstudent.com/LMU>

What is the difference between the Gallagher Complements Program and Voluntary Dental and Vision Products?

- Gallagher Complements package is only available to students who are enrolled in the Aetna student health insurance plan. Gallagher Complements consists of Basix Dental, EyeMed Vision, and SilverCloud Behavioral Health programs. Basix Dental and EyeMed Vision offer an array of discounted services for vision and dental care. These services are “complementary” services and not insurance products.
- Voluntary Dental Insurance through Delta Dental and Voluntary Vision Insurance through VSP are standalone insurance products that are available to all LMU students if interested in electing coverage. Students needing more comprehensive coverage for dental and vision services can enroll into these programs through the Gallagher portal.



GENERAL ACCOUNT INFORMATION

How do I obtain an ID Card?

ID cards are available online usually available 5-7 business days after your enrollment is processed by Aetna.

1. Go to www.aetnastudenthealth.com.
2. Click 'Your Member Website' at the top of the page.
3. Click 'Register' if you haven't created an account or 'Login' if you have one.
 - You will need your Aetna ID number to proceed.
 - Newly-enrolled students can find this in the welcome email received from Aetna when your enrollment has been processed.
 - Returning students can use their Aetna ID number found on their prior year's ID card.
4. Once logged in, you will have access to ID cards, Claim information, Explanation of benefits (EOBs) and other plan-related information.

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2022, 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.

How do I print my verification letter?

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

1. Go to <https://www.gallagherstudent.com/LMU>
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: 1. https://www.gallagherstudent.com/LMU
ID cards, benefits, claims, claims payments incurred & Tax forms on or after [08/01/2022	Aetna Life Insurance Company	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 877-480-4161 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna EPO Network	Phone: 1-866-618-0028 Website: https://www.gallagherstudent.com/LMU click "Find a Doctor"
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: https://www.gallagherstudent.com/LMU click "Pharmacy Program"
Voluntary Dental	Delta Dental of CA	https://www.gallagherstudent.com/LMU click "Additional Benefits"
Voluntary Vision	VSP	lmstudents.vspforme.com 800-400-4569
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: EyeMed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/



Answer Needed	Who To Contact	Contact Information
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: 1-603-328-1956