



Loyola Marymount University

2022/2023 Student Health Insurance Plan Frequently Asked Questions Westchester Campus





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GETTING STARTED

Where can I learn about the student health insurance plan?

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

How do I log in?

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

ENROLLING IN MY STUDENT HEALTH INSURANCE PLAN

Am I eligible for student health insurance?

All full-time students registered for 7 units or more and all international students registered for 1 unit or more will be automatically enrolled into the student health insurance program. Students with 6 units or less will be eligible to enroll into the student health insurance plan on a voluntary or elective basis. 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?

If you are a Westchester Campus student with 7 units or more, an international student with 1 unit or more you are already enrolled and no action is needed. To review enrollment, please follow the steps below:

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.

If you are a Westchester Campus student with 6 units or less and you would like to enroll into the student health insurance plan on a voluntary basis, please follow the steps below:

Students who are eligible to enroll on a voluntary basis:

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent to student.



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 STUDENT HEALTH INSURANCE PLAN, you will remain enrolled for that coverage period. If you miss the fall/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 STUDENT HEALTH INSURANCE PLAN COVERAGE

Am I eligible to waive?

To be eligible to waive the student health insurance plan, 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?

Yes, we will verify your waiver request. This is a new process this year. The intent of the verification process is to be sure your insurance plan will cover you when you are at school. Here is 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 1-2 business days.
- Once we verify your coverage, we'll email you at the address provided on your form to let you know if your waiver request was approved or denied. 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.



If you have submitted a waiver in prior years, it is possible with the implementation of the waiver verification process your insurance company will not be acceptable to waive the student health insurance plan if it doesn't meet your school's waiver criteria.

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

Yes, if it's before your waiver/enrollment deadline of September 30, 2022

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 September 30, 2022

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

Yes, only if it's before your waiver/enrollment deadline of September 30, 2022

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 September 30, 2022

May I use one of my state's health insurance plans to waive the student health insurance plan?

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 student health insurance plan. Please review these plans carefully. Many of them will have a higher deductible and copayments and lower coinsurance than that of the student health insurance plan 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 the student health insurance plan?

If you waive the student health insurance plan 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 the student health insurance plan 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?

The student health insurance plan 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

	Fall Coverage Period (08/01/2022-12/31/2022)	Spring Coverage Period (01/01/2023-07/31/2023)
Enrollment/Waiver Deadline	September 30, 2022	02/01/2023
Student	\$1,111.00*	\$1,539.00*

**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 student health insurance plan include dental and/or vision insurance?

If you are 18 or younger, the student health insurance plan provides preventive dental and vision benefits as required by the Affordable Care Act. Refer to your student health insurance plan 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 the student health insurance plan 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 student health insurance plan 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 student health insurance plan until the end of the policy period for which you are enrolled in the student health insurance plan 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.

How does the ACA affect my student health insurance plan?

Your student health insurance plan 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 student health insurance plan?

The following services are included and complement your student health insurance plan:

- **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:

- **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.

I enrolled in the voluntary dental product offered by Delta Dental. How do I obtain an ID Card?

You do not need to carry or provide a Delta Dental ID card when visiting a dentist. You can simply provide your name, student ID number and date of birth to the office staff and advise that they are a Delta Dental member.

Please login and register on the Delta Dental website to obtain a virtual ID card. The website is www.deltadentalins.com

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	https://www1.deltadentalins.com 844-883-4288
Voluntary Vision	VSP	lmustudents.vspforme.com 800-400-4569
Gallagher Student Health Complements (STUDENT HEALTH INSURANCE PLAN 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