



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions



Table of Contents

Getting Started	2
<i>Where can I learn about the <u>s</u>tudent <u>h</u>ealth <u>i</u>nsurance <u>p</u>lan (SHIP)?</i>	2
Enrolling in My SHIP	2
<i>Am I eligible for student health insurance?.....</i>	2
<i>How do I login to enroll or waive (opt out) of SHIP?</i>	2
<i>How do I enroll my dependents?</i>	2
<i>Am I eligible to waive?</i>	2
<i>How do I waive health insurance coverage?</i>	3
<i>Will you audit or verify my waiver request?</i>	3
<i>Can I cancel my waiver form after I've submitted it?</i>	3
<i>If I waive, but then lose my coverage, can I enroll in SHIP?</i>	3
<i>Once enrolled, can I cancel? Get a refund?</i>	4
<i>How can I get more information about my plan?</i>	4
<i>Am I still covered if I live off campus? While traveling? When studying abroad?.....</i>	4
<i>Am I still covered after I graduate?</i>	4
<i>What other services are available to me through my SHIP?</i>	5
<i>How do I obtain a tax form?</i>	5
Important Contact Information	6
<i>Who do I contact?</i>	6

Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit www.gallagherstudent.com/shu

Enrolling in My SHIP

Am I eligible for student health insurance?

All registered full-time undergraduate students will be enrolled in the Student Health Insurance Plan, unless proof of comparable coverage is provided. Graduate Students are not eligible for coverage.

On the 31st day after the effective date, you will remain enrolled in the insurance for the full coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit www.gallagherstudent.com/shu
2. Under "Profile," click "Log In" and enter your Sacred Heart University student login credentials.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

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.

Waiver requirements include being enrolled in a health insurance plan that is fully compliant with all provisions of the Affordable Care Act (ACA), requires you to have access to providers near campus and coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an out-of-state HMO or out-of-state Medicaid plan, your coverage will likely be limited — or unavailable — outside of your HMO or Medicaid plan's service area and will not meet your school's waiver requirements. **Note: If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.**

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/shu
2. Follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.

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.

Will you audit or verify my waiver request?

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 cancel my waiver form after I’ve submitted it?

Yes, but only if it's before your waiver/enrollment deadline of **August 1, 2023**.

1. Go to www.gallagherstudent.com/shu
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.

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

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.

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/shu
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 your student account will be credited — a pro-rated share of your premium. If you are an international student withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

How can I get more information about my plan?

Go to www.wellfleetstudent.com

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

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 Travel Guard 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.

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 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.

What other services are available to me through my SHIP?

You can enhance your SHIP with additional benefits available exclusively from Gallagher Student Health & Special Risk. If you enroll in property and renters insurance you will pay a premium to Gallagher Student Health. Sacred Heart University will not charge you for this insurance. SilverCloud, UNI-CARE and Coast to Coast Vision have no fees for use.

They include:

- **SilverCloud Health** the leading Digital Mental Health Platform, enabling colleges and universities to increase the reach of campus counseling services without increasing staff. SilverCloud programs enable students to access care on their own time in a relatable and accessible format.
- **Student Dental Savings** This is a discount program— **not insurance**— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. Discounts will vary based on services and locations.
- **Student Vision Savings** This is a discount program— **not insurance**— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. Discounts will vary based on services and locations.
- **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 complete details about additional insurance products and how to enroll, go to www.collegestudentinsurance.com .

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Contact Information section on page 6 of this document for further information.

Important 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 www.gallagherstudent.com/shu ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After August 15, 2023	Wellfleet	PO Box 15369, Springfield, MA 01104 Phone: 1-800-633-7867 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna PPO Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/shu click 'Find a Doctor'
Participating Pharmacies	Wellfleet RX	Phone: 1-800-633-7867 Website www.gallagherstudent.com/shu click 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	www.gallagherstudent.com/shu click "Plan Discounts" Silvercloud https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Additional Student Assistance Programs	24/7 Nurseline	Phone: 1-800-634-7629