



Frequently Asked Questions For University of Massachusetts Lowell Students 2014-2015 Student Health Insurance Plan

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“How do I...”

Log in?	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UML. 2. On the top right corner of the screen, click ‘Student Login’. 3. Follow the login instructions.
Enroll?	<ol style="list-style-type: none"> 1. Go to www.isis.uml.edu. 2. Click on ‘Student Self Serve’. 3. Log in to your ISIS Account. 4. Go to ‘Student Center/Finance’. 5. Click on ‘Health Insurance Form’.
Enroll my dependents?	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UML. 2. On the left toolbar, click ‘Dependent Enroll’. 3. Log in (if you haven’t already). 4. Follow the instructions to complete the form and submit payment. 5. Print or save a copy of the confirmation page.
Waive?	<p><i>If you determine your coverage to be comparable and want to waive the UMass Lowell Student Health Insurance Plan for the 2014-2015 policy year, go to www.isis.uml.edu and follow the instructions below:</i></p> <ol style="list-style-type: none"> 1. Click on ‘Student Self Serve’. 2. Log in to your ISIS Account. 3. Go to ‘Student Center/Finance’. 4. Click on ‘Health Insurance Form’.
Print an ID card?	<p><i>ID cards are usually available 5-7 business days after your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UML. 2. On the left toolbar, click ‘Account Home’. 3. Log in (if you haven’t already). 4. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’. 5. Enter your Student ID number and your date of birth, then click on ‘Authorize Account’. 6. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.
Change my address?	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UML. 2. On the left toolbar, click ‘Account Home’. 3. Log in (if you haven’t already). 4. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’. 5. Enter your Student ID number and your date of birth, then click on ‘Authorize Account’. 6. You will be redirected to the ‘Account Home’ page, then click on ‘Address’. 7. Click ‘Edit Address’.
Find a Doctor?	Go to www.gallagherstudent.com/UML and click on ‘Find a Doctor’.
Find a Participating Pharmacy?	Go to www.gallagherstudent.com/UML and click on ‘Pharmacy Program’.
Seek care on Campus?	<p>Go to or call the University of Massachusetts Lowell Student Health Services and Counseling Center.</p> <p>Location: 71 Wilder Street, McGauvran Student Union Building, South Campus, Room 335. Phone: 1-978-934-4991 Hours: 8:30 AM – 5:00 PM, Monday – Friday</p>

Insurance Plan Benefits

What changes have been made to the plan for the 2014-2015 Policy Year?

- The Student Health Insurance Plan is compliant with the final phase of healthcare reform.
- The maximum benefit per policy year is now unlimited.
- Pediatric Dental and Vision benefits have been implemented for those up to the age of 19.
- Policy deductibles, copayments and per service deductibles will be applied to the out-of-pocket maximum.
- The deductible is now \$250 per insured person, per policy year.
- The In-Network coinsurance is now 80%.

What is covered under the Student Health Insurance Plan?

- The plan offers comprehensive benefits that include 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.
- Preventive Care Services are available to cover routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations with no cost-sharing for a student when services are received by In-Network Providers.
- Services provided by a participating In-Network Provider are generally covered at 80%, while services provided by an Out-of-Network Provider are generally covered at 65%.
- Please refer to the plan brochure available at www.gallagherstudent.com/UML by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Annual Period 8/1/2014-7/31/2015	Fall Period 8/1/2014-12/31/2015	Spring/Summer Period 1/1/2015-7/31/2015	Summer Period 5/20/2015-7/31/2015
Student	\$1,362	\$582	\$800	\$290
Spouse *	\$2,592	\$1,086	\$1,506	\$519
All Children*	\$2,048	\$858	\$1,190	\$410
All Dependents*	\$4,677	\$1,959	\$2,718	\$936

*A nominal, non-refundable processing fee applies.

Am I covered if I have a pre-existing condition?

Yes, pre-existing conditions are covered immediately under the 2014-2015 Student Health Insurance Plan.

What is a deductible? Does this plan have a deductible?

A deductible is the amount for which you are responsible before payment is made by the claims company. Once you have paid the deductible, whether it's applied to one service or multiple services, the plan will pay for covered medical expenses as indicated in the plan brochure.

This plan has a \$250 per person, per policy year deductible that applies to services received from In- and Out-of-Network Providers combined.

Am I required to get a referral from my school's Health Services before I seek treatment?

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from Student Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is www.uml.edu/student-services/health.

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you will save money by seeing providers that participate in the Harvard Pilgrim Network (in Massachusetts, New Hampshire and Maine) or the UnitedHealthcare Options PPO Network (nationally) because providers

participating in these networks have agreed to accept a predetermined negotiated amount, or Preferred Allowance, as payment for their services.

Go to www.gallagherstudent.com/UML and click on 'Find a Doctor' to locate participating In-Network Providers.

Do I get an ID card?

Yes, ID cards are available online. They may be printed from a computer or viewed on your smart phone.

How do I get my prescriptions filled?

- Prescriptions can be filled at a UnitedHealthcare Pharmacy Network participating pharmacy. To find a list of participating pharmacies near you, visit www.gallagherstudent.com/UML and click on 'Pharmacy Program'.
- At participating pharmacies, you will pay a \$15 copayment for a 30-day supply of a Tier-1 drug, a \$30 copayment for a 30-day supply of a Tier-2 drug, and a \$50 copayment for a 30-day supply of a Tier-3 drug.

Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherstudent.com/UML to learn the details of the pharmacy program, including the Mail Service Program. Students who take maintenance drugs are encouraged to use the Mail Service Program to be able to receive the maximum benefit available.

Students who are studying or traveling abroad and need more than a 30-day supply of their prescription may fill out a Prescription Override form by visiting www.gallagherstudent.com/UML and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded from the plan, the outpatient prescription is likewise limited or excluded.

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the Student Health Insurance Plan covers you during semester breaks, summer vacation and even if you're traveling or studying abroad. You'll be covered for the period for which you paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Evacuation and Travel Assistance Services through FrontierMEDEX, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by FrontierMEDEX. Any services not arranged by FrontierMEDEX will not be considered for payment.

- When studying or traveling abroad, keep your Student Health Insurance ID card with you and take a copy of the brochure for reference.
- When outside of the United States, you will likely be asked to pay for your medical care first and will then need to seek reimbursement. Covered Expenses will be reimbursed on an Out-of-Network basis.
- When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.
- Please ensure that your name, ID number, address (to receive your reimbursement check), and the school name are on the bill.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

- All matriculating undergraduate students, regardless of credit hours, and all matriculating graduate students, enrolled in 9 or more credit hours, are eligible and are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is provided.
- International Students cannot waive coverage and are enrolled on a mandatory basis.
- Eligible dependents of students enrolled in the Student Health Insurance Plan may participate in the plan on a voluntary basis.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the 'How do I...' section of this document. Dependent coverage must be purchased for the same time period as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can also add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If dependent enrollment meets one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment must be received by Gallagher Student Health & Special Risk within 60 days of the qualifying event. Forms received more than 60 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

What about Health Care Reform? How does that affect my Student Health Insurance Plan?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Health Insurance Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned above, keep in mind that Student Health Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Health Insurance Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

What is considered 'comparable coverage'?

Determining comparable coverage requires comparison of cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The level of benefits should meet or exceed the benefits provided through the Student Health Insurance Plan. Coverage is considered comparable if it provides students with access to a range of services in and around the area where they attend school. Services include, but are not limited to, preventive and primary care, emergency care, surgical care, inpatient and outpatient hospitalization benefits, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescriptions, and mental health and substance abuse treatment. Also, consider the amount of your current plan's deductible and In- and Out-of-Network coinsurance to avoid high out-of-pocket costs. Students should be able to seek these services from providers who are considered In-Network or Preferred. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO's service area.

Plans that only provide emergency services in the campus area are not considered comparable.

Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State's Marketplace?

Students are eligible to enroll in an insurance plan offered through the Marketplace in their home State. If you are a Massachusetts resident, you can waive your Student Health Insurance Plan with a plan purchased through the MA Health Connector. Please review these plans carefully. Many of these plans will have a deductible greater than the deductibles on the Student Health Insurance Plan which will increase your out-of-pocket costs. Also look at the In-Network and Out-of-Network Provider coverage levels to be sure that In-Network Providers are located near your campus.

If you are not a Massachusetts resident, there is good possibility that a plan purchased through your home State's Marketplace will not provide adequate coverage. Check this carefully.

Is there anything I need to know before waiving coverage?

Before waiving coverage you should review your current policy, considering the following:

- 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?
- Check the cost -- is the annual cost of this Student Health Insurance Plan 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.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

Please Note:

- Students who do not complete a decision form by the published deadline will be automatically enrolled in and billed for the Student Health Insurance Plan.
- It is recommended that all students submit an online decision form, whether enrolling or waiving.

Claims Processing

What should I do if I receive a bill, or need to be reimbursed, for services I received?

Physicians should bill the claims administrator. The billing information is on the back of your Student Health Insurance ID card. However, if you do receive a bill or if you have paid for a service and need to be reimbursed, please send your bill (and proof of payment if seeking reimbursement) to the claims administrator. You do not need an additional claim form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records before sending to the claims administrator at the address provided in the Important Contact Information section of this document.

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you will receive notification from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond promptly. You may also receive a request asking if you are covered by any other health insurance plan. It is important that you respond promptly to this as well.

How will my claims be paid if I have other health insurance in addition to the Student Health Insurance Plan?

The Student Health Insurance Plan is an excess policy. This means if you have other health insurance, then that plan will pay first as your primary insurance. The Student Health Insurance Plan will not pay for benefits until the primary insurance has paid first.

Please refer to the brochure for details.

Plan Enhancements

Will I be covered under the plan after I graduate?

Yes, you will be covered under the Student Health Insurance Plan until the end of the policy period for which you have purchased coverage. There is no option to continue coverage after the policy terminates.

Are there any additional insurance products available?

Please visit www.gallagherstudent.com/UMI and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as enrollment information.

This document is intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.

Important Contact Information

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment, coverage, benefits, or ID cards</i>	Gallagher Student Health & Special Risk	<p>Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-800-467-3908 Email: UMLStudent@gallagherstudent.com Website: www.gallagherstudent.com/UML</p> <p>OR</p> <p>Jeanne Michaud On-Campus Student Insurance Coordinator Student Health Services McGauvran Building, Room 334 E-mail: Health_Insurance@uml.edu Phone: 1-978-934-4992</p>
<i>Questions about claims and claims payment</i>	UnitedHealthcare StudentResources	<p>UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380 Phone: 1-866-948-8472 Website: www.uhcsr.com</p>
<i>Questions about preferred providers</i>	Harvard Pilgrim (Regionally in MA, NH, and ME) UnitedHealthcare Options PPO (Nationally)	<p>Phone: 1-800-767-0700 or 1-866-948-8472 Website: www.gallagherstudent.com/UML, click on 'Find a Doctor'</p>
<i>Questions about participating pharmacies</i>	UnitedHealthcare Pharmacy Network	<p>Phone: 1-855-828-7716 Website: www.gallagherstudent.com/UML, click on 'Pharmacy Program'</p>
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	FrontierMEDEX	<p>Toll-free within the United States: 1-800-527-0218</p> <p>Collect from outside the United States: 1-410-453-6330</p> <p>Email: operations@frontiermedex.com</p>
<i>Questions about assistance programs</i>	Collegiate Assistance Program	<p>Phone: 1-877-643-5130</p>