

# SYRACUSE UNIVERSITY

## Frequently Asked Questions For Syracuse University Students 2015-2016 Student Health Insurance Plan

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## “How do I...?”

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|--|--|
| <p style="text-align: center;"><b>Log in and Waive</b></p> <ul style="list-style-type: none"> <li>▪ Newly-matriculated full-time Undergraduate, Graduate and Law Students</li> <li>▪ All full-time matriculated Undergraduate and Graduate International Students</li> <li>▪ All Graduate Student Fellows</li> </ul>   | <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>.</li> <li>2. On the top right corner of the screen, click ‘Student Login’.</li> <li>3. Your user name is your full Syracuse University email address (i.e. <a href="mailto:jstudent@syr.edu">jstudent@syr.edu</a>) and your temporary password is your 9-digit Syracuse University student ID number.</li> <li>4. You will be prompted to reset your password the first time you log in. A secure link will be sent to your school email address to complete the process. Once the password is reset you will not receive a prompt again.</li> <li>5. At <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>, on the left toolbar, click ‘Student Waive’.</li> <li>6. Click the ‘I want to Waive’ button.</li> <li>7. Follow the instructions to complete the form.</li> <li>8. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.</li> </ol>   |
| <p style="text-align: center;"><b>Log in and Enroll</b></p> <ul style="list-style-type: none"> <li>▪ Returning Domestic Students not subject to the insurance requirement during the 2015-2016 policy year (this includes Sophomores, Juniors and Seniors (as of Fall 2015), Graduate and Law students who were previously enrolled at Syracuse University)</li> </ul> | <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>.</li> <li>2. On the top right corner of the screen, click ‘Student Login’.</li> <li>3. Your user name is your full Syracuse University email address (i.e. <a href="mailto:jstudent@syr.edu">jstudent@syr.edu</a>) and your temporary password is your 9-digit Syracuse University student ID number.</li> <li>4. You will be prompted to reset your password the first time you log in. A secure link will be sent to your school email address to complete the process. Once the password is reset, you will not receive a prompt again.</li> <li>5. At <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>, on the left toolbar, click ‘Voluntary Student Enroll’.</li> <li>6. Follow the instructions to complete the form and submit payment.</li> <li>7. Print or save a copy of the confirmation page.</li> </ol> <p><b>Please Note: If you cannot log in, please email <a href="mailto:syracusestudent@gallagherstudent.com">syracusestudent@gallagherstudent.com</a> or call 844-203-8798 (Available May 1<sup>st</sup>).</b></p> |
| <p style="text-align: center;"><b>Enroll my dependents</b></p>   | <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>.</li> <li>2. On the left toolbar, click ‘Dependent Enroll’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. Follow the instructions to complete the form and submit payment.</li> <li>5. Print or save a copy of the confirmation page.</li> </ol>   |
| <p style="text-align: center;"><b>Obtain an ID card</b></p>  | <p>ID Cards are available online to print and/or download to your smartphone:</p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>.</li> <li>2. On the left toolbar, click ‘Account Home’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’.</li> <li>5. Enter your Student ID number and your date of birth and click on ‘Authorize Account’.</li> <li>6. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.</li> </ol> <p>ID cards are mailed by Aetna to the student’s address on file with the University.</p>  |
| <p style="text-align: center;"><b>Change my address</b></p>  | <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a>.</li> <li>2. On the left toolbar, click ‘Account Home’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. You will be redirected to the ‘Account Home’ page, then click on ‘Address’.</li> <li>5. Click ‘Edit Address’.</li> </ol>   |
| <p style="text-align: center;"><b>Find a Doctor</b></p>  | <p>Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a> and click on ‘Find a Doctor’.</p>  |
| <p style="text-align: center;"><b>Find a Participating Pharmacy</b></p>  | <p>Go to <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a> and click on ‘Pharmacy Program’.</p>   |

# Insurance Plan Benefits

## 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 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 60%.
- Services provided at the on-campus Health Center are covered at 100%. Copays apply to prescription drugs dispensed at the Health Center.
- This plan has a \$250 per person, per policy year deductible that applies to services, other than office visits, received from an In-Network Provider and a \$500 per person, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a \$15 copayment for a 30-day supply of a generic/Tier-1 drug, a \$45 copayment for a 30-day supply of a preferred brand name/Tier-2 drug, and a \$75 copayment for a 30-day supply of a non-preferred brand name/Tier-3 drug.
- Please refer to the plan brochure available at [www.gallagherstudent.com/syracuse](http://www.gallagherstudent.com/syracuse) by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

## Are dental benefits included in the Student Health Insurance Plan?

There is a pediatric preventive dental benefit available for students and their enrolled eligible dependents up to the age of 19. Please see the Student Health Insurance Plan brochure for details. For students age 19 and older, please visit the Gallagher Student Health & Special Risk website ([www.gallagherstudent.com](http://www.gallagherstudent.com)) for coverage options available for purchase. You may also find information on Syracuse University's FAQ located at <http://health.syr.edu>.

## Eligibility, Enrollment & Waiving

### Who is eligible for the plan?

Beginning in the 2015-2016 policy year, an insurance requirement is being implemented for:

- All incoming, newly-matriculated full-time Undergraduate, Graduate, and Law Students
- All full-time matriculated Undergraduate and Graduate International Students
- All Graduate Student Fellows

The aforementioned students are required to be enrolled in a health insurance plan comparable to the Syracuse University Student Health Insurance Plan. If you are currently enrolled in a health insurance plan with comparable coverage, you can document your coverage by completing an Online Waiver Form at [www.gallagherstudent.com/syracuse](http://www.gallagherstudent.com/syracuse). **Please note, the waiver deadline is August 31, 2015.** If you do not submit a waiver form by this date, you will remain enrolled in the Syracuse University Student Health Insurance Plan for the entire policy year and the insurance premium will be applied to your Student Account.

Not all students are subject to the insurance requirement for the 2015-2016 academic year.

- Returning Domestic Sophomore, Junior and Senior Students, as well as returning Graduate and Law students, may enroll in the Syracuse University Student Health Insurance Plan on a voluntary basis. If you are interested in enrolling in the Student Health Insurance Plan, you will need to submit an online Enrollment Form and applicable payment by the August 31, 2015 enrollment deadline.

All full-time matriculated students will be required to show comparable coverage in the 2016-2017 academic year.

### Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s), including a spouse or domestic partner and a child under age 26, 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 the student experiences 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 the student experiences one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

**How does Health Care Reform affect the 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.

**How much does the plan cost?**

For students who meet the new insurance eligibility requirement (all *incoming*, newly-matriculated full-time Undergraduate, Graduate, and Law Students; all full-time matriculated Undergraduate and Graduate International Students; and all Graduate Student Fellows) rates are as follows:

|                           | <b>Annual Period<br/>08/01/2015-07/31/2016</b> | <b>Spring Period<br/>01/01/2016-07/31/2016</b> |
|---------------------------|--|--|
| Waiver Deadline           | August 31, 2015                                | January 31, 2016                               |
| Student Only              | \$1,890  | \$1,110  |
| Spouse/Domestic Partner * | \$1,890  | \$1,110  |
| One Child *               | \$1,890  | \$1,110  |
| More Than One Child *     | \$3,750  | \$2,191  |

\*A nominal, non-refundable processing fee applies.

For students who are not subject to the new insurance eligibility requirement (*returning* Domestic Sophomores, Juniors and Seniors, and Graduate and Law students) who wish to enroll on a voluntary basis, rates are as follows:

|                           | <b>Annual Period<br/>08/01/2015-07/31/2016</b> | <b>Spring Period<br/>01/01/2016-07/31/2016</b> |
|---------------------------|--|--|
| Enrollment Deadline       | August 31, 2015                                | January 31, 2016                               |
| Student Only *            | \$2,742  | \$1,605  |
| Spouse/Domestic Partner * | \$2,742  | \$1,605  |
| One Child *               | \$2,742  | \$1,605  |
| More Than One Child *     | \$5,454  | \$3,180  |

\*A nominal, non-refundable processing fee applies.

**For students subject to the Insurance Requirement:**

➤ **What is considered ‘comparable coverage’?**

Determining comparable coverage requires comparison of cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. 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, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescription drugs, 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; however, even if services are covered at a lower Non-Preferred level, your plan will be considered comparable. 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. In this case, you can check with your insurer to see if a rider is available to provide

coverage in the Syracuse area while you are attending school. **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 for the insurance plans offered through the Marketplace in their home State. If you are a resident of the State in which you are attending college, you can waive the Student Health Insurance Plan with a plan purchased through your State's Marketplace. 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, be sure that services beyond emergency care are covered in the Syracuse area, whether In-Network or Out-of Network. Please note, choosing to enroll in a State Marketplace plan mid-year is not considered a qualifying event, and does not allow you to terminate enrollment in the Student Health Insurance Plan.

➤ **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 participating doctors, hospitals and pharmacies 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?

**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 Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: <http://health.syr.edu>.

**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 have paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains and Travel Assistance Services through On Call International, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International. Any services not arranged by On Call International 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 your school's name are on the bill.

**Will I be covered under the plan after I graduate?**

You will be covered under the Student Health Insurance Plan until the end of the policy period for which you have purchased coverage (typically July 31<sup>st</sup>). There is no option to continue coverage after the policy terminates.

**Can I get a refund of my Student Health Insurance premium?**

A refund of premium is only permitted when a student enters the armed forces. If you are enrolled in the Student Health Insurance Plan and then become eligible to enroll in a different health plan, for any reason, a premium refund is not available.

**Are there any additional insurance products available?**

Please visit [www.gallagherstudent.com/syracuse](http://www.gallagherstudent.com/syracuse) and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as enrollment information.

**Important Contact Information:**

| <b>Information Needed</b>  | <b>Who to Contact</b>                                   | <b>Contact Information</b>  |
|--|---|---|
| <i>Questions about enrollment, coverage, benefits or ID cards</i>          | <b>Gallagher Student Health &amp; Special Risk</b>      | Gallagher Student Health & Special Risk<br>500 Victory Road<br>Quincy, MA 02171<br>Phone: 1-844-203-8798 (Available May 1 <sup>st</sup> )<br>Email: <a href="mailto:syracusestudent@gallagherstudent.com">syracusestudent@gallagherstudent.com</a><br>Website: <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a> |
| <i>Questions about claims and claims payment</i>                           | <b>Aetna Student Health</b>                             | Aetna Student Health<br>P.O. Box 981106<br>El Paso, TX 79998<br>Phone: 1-866-746-6590<br>Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>  |
| <i>Questions about preferred providers</i>                                 | <b>Aetna PPO Network</b>                                | Phone: 1-866-746-6590<br>Website: <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a><br>click 'Find a Doctor'   |
| <i>Questions about participating pharmacies</i>                            | <b>Aetna Pharmacy Management</b>                        | Website: <a href="http://www.gallagherstudent.com/syracuse">www.gallagherstudent.com/syracuse</a><br>click 'Pharmacy Program'   |
| <i>Worldwide assistance services (medical evacuation and repatriation)</i> | <b>On Call International</b>                            | Toll-free within the United States:<br>1-800-850-4556<br><br>Collect from outside of the United States:<br>1-603-328-1713<br><br>Website: <a href="http://www.oncallinternational.com">www.oncallinternational.com</a>  |
| <i>Questions about assistance programs</i>                                 | <b>24/7 Nurse-Line or Collegiate Assistance Program</b> | Phone: 1-800-850-4556   |

***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.***