



**Frequently Asked Questions  
For Fashion Institute of Technology Students  
2015-2016 Student Health Insurance Plan**

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## “How do I...?”

<i>Log in</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a>.</li> <li>2. On the top right corner of the screen, click ‘Student Login’.</li> <li>3. Follow the login instructions.</li> </ol>
<i>Enroll</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a>.</li> <li>2. On the left toolbar, click ‘Student Waive/Enroll’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. Click the ‘I want to Waive/Enroll’ button.</li> <li>5. Follow the instructions to complete the form.</li> <li>6. Print or write down your reference number.</li> </ol>
<i>Enroll my dependents</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</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>
<i>Waive</i>	<p><i>If your current coverage is comparable to the Student Health Insurance Plan:</i></p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a>.</li> <li>2. On the left toolbar, click ‘Student Waive/Enroll’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. Click the ‘I want to Waive/Enroll’ button.</li> <li>5. Follow the instructions to complete the form.</li> <li>6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.</li> </ol>
<i>Print an ID card</i>	<p><i>ID cards are usually available 5-7 business days after your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</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 ‘Generate ID Card’ under ‘Coverage History’.</li> </ol>
<i>Change my address</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</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>
<i>Find a Doctor</i>	Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a> and click on ‘Find a Doctor’.
<i>Find a Participating Pharmacy</i>	Go to <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a> and click on ‘Pharmacy Program’.
<i>Seek Care on Campus</i>	<p>Go to</p> <p><b>FIT Health Services</b>            Seventh Ave at 27th Street            David Dubinsky Student Center, Room A402            New York, NY 10001            Phone 212-217-4190</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 95%, while services provided by an Out-of-Network Provider are generally covered at 70%.
- There is no deductible for services received from an In-Network Provider. This plan has a \$50 per injury and sickness 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 \$35 copayment for a 30-day supply of a preferred brand name/Tier-2 drug, and a \$70 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/FIT](http://www.gallagherstudent.com/FIT) by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

## What changes have been made to the plan for the 2015-2016 Policy Year?

- FIT students now have the option to elect to enroll in the Student Health Insurance. Students who want to enroll should select "Enroll" on the new decision form for 2015-2016 Policy year.
- New ID card and new health insurance ID number. Students enrolled in the Student Health Insurance Plan will be assigned a 7-digit claims ID number. This number will replace the FIT student ID number on your student health Insurance card.

## 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.

## How much does the plan cost?

	Fall Coverage Period (08/22/2015-01/14/2016)	Spring Coverage Period (01/15/2016-08/21/2016)
Student	\$770	\$770
Spouse*	\$770	\$770
One Child*	\$770	\$770
Two or More Children*	\$1,540	\$1,540
Spouse and Two or More Children*	\$2,310	\$2,310

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

## 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: [www.fitnyc.edu/3274.asp](http://www.fitnyc.edu/3274.asp)

## 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 UnitedHealthcare Global, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by UnitedHealthcare Global. Any services not arranged by UnitedHealthcare Global 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?**

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 a continuation plan option to continue coverage after the policy terminates.

## **Eligibility, Enrollment & Waiving**

### **Who is eligible for the plan?**

- All domestic and all international Undergraduate full-time students (12 credit hours overall) and Graduate full-time students (9 credit hours overall) are automatically enrolled in the FIT Student Health Insurance Plan at registration and the premium for coverage is added to their tuition bill. Online credit hours can contribute to meeting full-time status but at least 6 credits hours must be on-campus for both Undergraduate and Graduate students. Students may waive the FIT Student Health Insurance Plan by submitting an online waiver form showing proof of comparable coverage by the published deadline.

### **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 the fall semester 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.

### **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, 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. 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 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, look at the In-Network and Out-of-Network Provider coverage levels to be sure that In-Network Providers are located near your campus. Please note, choosing to enroll in a State Marketplace plan mid-year is not considered a qualifying event that would 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 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.

### **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.

## **Plan Enhancements**

### **What enhancements are available under this plan?**

Exclusively from Gallagher Student Health & Special Risk, enrolled students have access to a menu of products at no additional cost. More information is available by visiting [www.gallagherstudent.com/FIT](http://www.gallagherstudent.com/FIT) and clicking on the 'Discounts and Wellness' link.

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

Please visit [www.gallagherstudent.com/FIT](http://www.gallagherstudent.com/FIT) 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>	<b>Gallagher Student Health &amp; Special Risk</b>	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-800-397-4938 Email: <a href="mailto:FITStudent@gallagherstudent.com">FITStudent@gallagherstudent.com</a> Website: <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a>
<i>Questions about claims and claims payment</i>	<b>Health Smart</b>	Health Smart Benefit Solutions 3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-800-331-1096 Email: <a href="mailto:akronclaims@healthsmart.com">akronclaims@healthsmart.com</a> Website: <a href="http://www.healthsmart.com">www.healthsmart.com</a>
<i>Questions about preferred providers</i>	<b>UnitedHealthcare Options PPO Network</b>	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a> , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	<b>Express Scripts Pharmacy Network</b>	Phone: 1-800-711-0917 Website: <a href="http://www.gallagherstudent.com/FIT">www.gallagherstudent.com/FIT</a> , click 'Pharmacy Program'
<i>Questions about Gallagher Student Complements</i>	<b>EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit</b>	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwiththeyemed.com">www.enrollwiththeyemed.com</a>  Basix and CampusFit Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a> and <a href="http://campusfit.basixwellness.com">http://campusfit.basixwellness.com</a>
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	<b>United HealthCare Global</b>	Toll-free within the United States: 1-800-527-0218  Collect from outside of the United States: 1-410-453-6330 Email: <a href="mailto:assistance@UHGlobal.com">assistance@UHGlobal.com</a>
<i>Questions about assistance programs</i>	<b>24/7 Nurseline</b>	Phone: 1-877-488-9833