



Frequently Asked Questions
For Hampden-Sydney College Students
2017-2018 Student Health Insurance Plan

Table of Contents

'How do I...?' .....2
Insurance Plan Benefits .....3
What is covered under the Student Health Insurance Plan?..... 3
What changes have been made to the Plan for the 2017-2018 Policy Year?..... 3
Are dental and/or vision benefits included in the Student Health Insurance Plan?..... 3
How much does the plan cost? ..... 3
Am I required to get a referral from my school's Health Services before I seek treatment off campus? ..... 3
Does this plan cover me when I am off campus, traveling or studying abroad?..... 3
Will I be covered under the plan after I graduate? ..... 4
Eligibility, Enrollment & Waiving .....4
Who is eligible for the plan?..... 4
Can I enroll my eligible dependents? ..... 4
Once I'm enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?..... 4
Plan Enhancements .....4
What enhancements are available under this plan? ..... 4
Are there any additional insurance products available? ..... 4
Important Contact Information .....6

## “How do I...?”

<i>Log in</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</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>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/HSC">www.gallagherstudent.com/HSC</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.</li> <li>6. Click on ‘Authorize Account’.</li> <li>7. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.</li> </ol>
<i>Obtain a tax form</i>	<p>Tax forms are 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.</p>
<i>Print a Verification Letter</i>	<p><i>Verification Letters 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/HSC">www.gallagherstudent.com/HSC</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.</li> <li>6. Click on ‘Authorize Account’.</li> <li>7. You will be redirected to the ‘Account Home’ page, then click on ‘Verification Letter’ under ‘Coverage History’.</li> </ol>
<i>View my account information</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a>.</li> <li>2. Log in (if you haven’t already).</li> <li>3. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’.</li> <li>4. Enter your Student ID number and your date of birth.</li> <li>5. Click on ‘Authorize Account’.</li> <li>6. You will be redirected to the ‘Account Home’ page where you can see your current coverage, claims ID number, and contact information.</li> </ol>
<i>Change my address</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a>.</li> <li>2. On the left toolbar, click ‘Customer Service’.</li> <li>3. Under the ‘Choose Help Topic’ dropdown, select ‘Address Change’.</li> <li>4. Complete the required fields.</li> <li>5. Click ‘Submit’.</li> </ol> <p>Make sure you also notify your school of your address change.</p>
<i>Find a Doctor</i>	<p>Go to <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a> and click on ‘Find a Doctor’.</p>
<i>Find a Participating Pharmacy</i>	<p>Go to <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a> and click on ‘Pharmacy Program’.</p>
<i>Seek Care on Campus</i>	<p>Go to</p> <p style="text-align: center;"><b>The Wellness Center</b>          204 College Road          Hampden-Sydney, VA 23943          Offices are open Monday-Friday: 7:30 am-4 pm          Phone: 1-434-223-6167</p>

# Insurance Plan Benefits

## What is covered under the Student Health Insurance Plan?

- The Plan is fully compliant with the Affordable Care Act and all other federal and state mandates.
- 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 at no cost sharing when received from an In-Network Providers. Preventive Care Services may include routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations.
- 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%.
- This plan has a \$500 per person, per policy year deductible that applies to services received from an In-Network Provider. This plan has a \$1000 per person, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a \$25 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 \$60 copayment for a 30-day supply of a non-preferred brand name/Tier-3 drug. Some prescription drugs require a Prior Authorization from the insurance company before you can pick-up your prescription. These prescriptions must be approved in advance. Your medical provider is responsible for obtaining the Prior Authorization approval. To find out which prescriptions require prior authorization, go to the Pharmacy Program section on your school specific page through [www.gallagherstudent.com](http://www.gallagherstudent.com).
- Intercollegiate Sports are covered as any other Injury.
- Please refer to the plan brochure available on your school specific page at [www.gallagherstudent.com](http://www.gallagherstudent.com) 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 2017-2018 Policy Year?

- The In-Network policy year deductible increased from \$250 per insured, to \$500 per insured.
- The Out-of-Network policy year deductible increased from \$600 per insured, to \$1,000 per insured.
- The Coinsurance for Physician Office Visits decreased from 100% to 80% after a \$30 copayment.
- The Coinsurance for ER Visits, Ambulance & Urgent Care decreased from 100% to 80% after a copayment.
- Coverage for dependents is no longer available.

## Are dental and/or vision benefits included in the Student Health Insurance Plan?

There is a pediatric preventive dental benefit and a pediatric preventive vision benefit available for students up to the age of 19. Please see the Student Health Insurance Plan brochure for details.

A voluntary dental plan is available to all students for an additional cost. Please visit the Gallagher Student Health & Special Risk website ([www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental)) for coverage options available for purchase. Students who purchase dental coverage can also enroll in vision coverage. Vision coverage is not available separate from the dental insurance.

## How much does the plan cost?

	Annual Coverage Period (08/01/2017-07/31/2018)	Spring/Summer Coverage Period (01/01/2018-07/31/2018)
Student	\$2,460.00	\$1,429.00

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

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from The Wellness Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: [www.hsc.edu/Student-Life/Wellness-Center.html](http://www.hsc.edu/Student-Life/Wellness-Center.html).

## 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 are enrolled and premiums are paid.

In addition to being covered for medical treatment and services, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains, Security and Political Evacuation, Natural Disaster Evacuation and 24-hour worldwide travel assistance services through UnitedHealthcare Global. 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 submit for reimbursement. Covered Expenses will likely 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 are enrolled and premium has been paid. 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. There is a three month Continuation Plan option to continue coverage after the policy terminates. The Continuation Plan application is located on our website under "Forms and Applications".

## **Eligibility, Enrollment & Waiving**

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

All International students registered as full-time are automatically enrolled in and billed for the Student Health Insurance Plan.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased. Home study, correspondence, and online courses do not fulfill this requirement.

### **Can I enroll my eligible dependents?**

The Student Health Insurance Plan does not provide coverage for dependents.

### **Once I'm enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?**

No, once you're enrolled in the Student Health Insurance Plan, you will remain enrolled in it for that period of coverage. There is no option to terminate the Student Health Insurance Plan due to being eligible or enrolling in another plan due to gaining coverage through marriage, or as a dependent on a family's plan or purchasing private insurance coverage. A pro-rated refund of premium is only permitted when a student enters the armed forces.

## **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](http://www.gallagherstudent.com), selecting your school specific page, and clicking on the 'Discounts and Wellness' link.

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

Personal Property & Renters Insurance is available to students on or off-campus, at home, or abroad. It includes coverage for damage or theft to laptops, cell phones, books, electronics, and much more! For more information, go to [www.gallagherstudent.com/property](http://www.gallagherstudent.com/property).

Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com), select your school specific page, 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, or ID cards</i>	<b>Gallagher Student Health &amp; Special Risk</b>	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a> , click the 'Customer Service' link
<i>Questions about benefits, claims, and claims payments</i>	<b>UnitedHealthcare StudentResources</b>	UnitedHealthcare Student Resources P.O. Box 809025 Plano, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
<i>Questions about preferred providers</i>	<b>UnitedHealthcare Choice Plus Network</b>	Phone: 1-866-563-3484 Website: <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a> , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	<b>Optum Rx</b>	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/HSC">www.gallagherstudent.com/HSC</a> , click 'Pharmacy Program'
<i>Questions about tax forms</i>	<b>UnitedHealthcare StudentResources</b>	UnitedHealthcare Student Resources P.O. Box 809025 Plano, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
<i>Questions about Voluntary Dental</i>	<b>Ameritas Dental</b>	Phone: 1-855-672-3232
<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>UnitedHealthcare 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 Student Assistance Program</b>	Phone: 1-877-862-1172
<i>Questions about telehealth services</i>	<b>Healthiest You</b>	Phone: 1-855-870-5858 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>