



**Frequently Asked Questions  
For Huntington University Students  
2017-2018 Student Health Insurance Plan - Gold**

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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/Huntington">www.gallagherstudent.com/Huntington</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>	All international students are automatically enrolled in and billed for the Student Health Insurance Plan. No additional action is required.
<i>Enroll my dependents</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</a> On the top left corner of the screen, click ‘Forms and Applications’</li> <li>2. Fill out the enrollment form and fax it to us</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/Huntington">www.gallagherstudent.com/Huntington</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>	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.
<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/Huntington">www.gallagherstudent.com/Huntington</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>Change my address</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</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>	Go to <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</a> and click on ‘Find a Doctor’.
<i>Find a Participating Pharmacy</i>	Go to <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</a> and click on ‘Pharmacy Program’.

# Insurance Plan Benefits

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

- The International Student & Scholar Gold 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 90%, while services provided by an Out-of-Network Provider are generally covered at 60% of Reasonable & Customary.
- This plan has a \$100 per Insured Person, per Policy Year deductible that applies to services received from an In-Network Provider and a \$500 per Insured 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 Tier-1 drug, 25% coinsurance for a 30-day supply of a Tier-2 drug, and a 40% coinsurance for a 30-day supply of a Tier-3 drug.
- Please refer to the plan brochure available at [www.gallagherstudent.com/Huntington](http://www.gallagherstudent.com/Huntington) 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 Out-of-Network Coinsurance changed from 70% of Reasonable & Customary to 60% of Reasonable & Customary
- The In-Network deductible changed from \$50 to \$100 per policy year.
- The Out-of-Network deductible changed from \$300 to \$500 per policy year.
- The copay for Medical Emergency visit changed from \$150 per visit to \$200 per visit
- The copay for High Cost Procedures (CAT scan, MRI) changed from \$100 per visit to \$200 per visit
- The copay for prescription drugs changed from \$30 to 25% coinsurance for Tier 2 & from \$50 to 40% coinsurance for Tier 3. The \$15 Tier 1 copay did not change
- Coverage for Titters changed from being covered at 100% at the SHC with no Deductibles and Copays to having the deductible, copays and coinsurance apply.

## 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 (8/1/2017-1/25/2018)	Spring (1/26/2017-7/31/2018)
Student 24 & Under	\$749.50	\$749.50
Student 25-30	\$992.50	\$992.50
Student 31-40	\$1,953.00	\$1,953.00
Student 41+	\$3,964.50	\$3,964.50
Spouse	\$3,993.00	\$3,993.00
Each Child	\$1,931.00	\$1,931.00

## 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.

## 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, Security and Political Evacuation, Natural Disaster Evacuation 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 or 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.

**Please Note: International students will not be covered for any Travel Assistance Services when in their home country.**

### **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. For example, if you only enroll and purchase coverage for the Fall semester, your coverage will terminate at the end of the Fall semester. There is no option to continue coverage after the policy terminates.

## **Eligibility, Enrollment & Waiving**

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

All international students are automatically enrolled in and billed for the Student Health Insurance Plan each semester.

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?**

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 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.

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

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**

### **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/Huntington](http://www.gallagherstudent.com/Huntington) 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: 1-888-272-3056 Website: <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</a>
<i>Questions about benefits, claims, and claims payments</i>	<b>UnitedHealthcare StudentResources</b>	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, 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 Options PPO Network</b>	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</a> click on 'Find a Doctor'
<i>Questions about participating pharmacies</i>	<b>UnitedHealthcare Network Pharmacy</b>	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/Huntington">www.gallagherstudent.com/Huntington</a> , click on 'Pharmacy Program'
<i>Questions about tax forms</i>	<b>UnitedHealthcare StudentResources</b>	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, 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>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@uhcglobal.com">assistance@uhcglobal.com</a>
<i>Questions about Voluntary Dental</i>	<b>Ameritas Life Insurance</b>	Phone: 1-855-672-3232
<i>Questions about assistance programs</i>	<b>24/7 Student Assistance Program</b>	Phone: 1-877-862-1172