

**Frequently Asked Questions  
For Paul Smith's College Students  
2017-2018 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/paulsmiths">www.gallagherstudent.com/paulsmiths</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/paulsmiths">www.gallagherstudent.com/paulsmiths</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 Enroll/Waive’ 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/paulsmiths">www.gallagherstudent.com/paulsmiths</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/paulsmiths">www.gallagherstudent.com/paulsmiths</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 Enroll/Waive’ 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>Obtain 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/paulsmiths">www.gallagherstudent.com/paulsmiths</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> <p><b>Or</b></p> <ol style="list-style-type: none"> <li>8. Go to <a href="http://www.chpstudent.com">www.chpstudent.com</a>.</li> <li>9. On the left toolbar, click ‘Online ID Card Login’.</li> <li>10. Complete the top form with your name, birthdate and zip code or the bottom form using your Student No. or Participant ID and your birthdate</li> </ol>
<i>Obtain a tax form</i>	<p>Tax forms are mailed 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>Verification letters are usually available 5-7 business days after your eligibility is confirmed.</p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/paulsmiths">www.gallagherstudent.com/paulsmiths</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/paulsmiths">www.gallagherstudent.com/paulsmiths</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>
<i>Find a Doctor</i>	Go to <a href="http://www.gallagherstudent.com/paulsmiths">www.gallagherstudent.com/paulsmiths</a> and click on 'Find a Doctor'.
<i>Find a Participating Pharmacy</i>	Go to <a href="http://www.gallagherstudent.com/paulsmiths">www.gallagherstudent.com/paulsmiths</a> and click on 'Pharmacy Program'.

# 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 and by an Out-of-Network Provider are generally covered at 80%.
- This plan has a combined \$300 per person, per policy year deductible that applies to services received from an In-Network and Out-of-Network Provider.
- At participating pharmacies, you will pay a \$10 copayment for a 30-day supply of a Tier-1 drug, a \$20 copayment for a 30-day supply of a Tier-2 drug, and a \$35 copayment for a 30-day supply of a 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).
- Please refer to the plan brochure available at [www.gallagherstudent.com/paulsmiths](http://www.gallagherstudent.com/paulsmiths) 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 17-18 Carrier is Atlanta International Insurance Company
- Plan Includes Inpatient Pre-Certification and Step Therapy

## 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 and their enrolled eligible dependents 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?

	<b>Annual</b> (08/15/2017 - 08/14/2018)	<b>Spring</b> (01/15/2018 – 08/14/2018)	<b>Summer</b> (05/15/2018 – 08/14/2018)
Enrollment/Waiver Deadline	September 15, 2017	February 10, 2018	June 1, 2018
Student	\$1,816	\$1,055	\$458
Spouse *	\$1,816	\$1,055	\$458
Each Child*	\$1,816	\$1,055	\$458

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

## 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 Student Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: <http://www.paulsmiths.edu/campus-living/student-health-services>.

## 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 Travel Guard, the 24-hour worldwide assistance service. All services

must be arranged for in advance and provided by Travel Guard. Any services not arranged by Travel Guard 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 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 no option to continue coverage after the policy terminates.

## **Eligibility, Enrollment & Waiving**

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

All full-time students enrolled at Paul Smith's College are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by the deadline.

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 students and cannot exceed the student's period of coverage. For example, a student enrolled for annual coverage that doesn't enroll their dependents for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if one of the qualifying events occur: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If one of these qualifying events occurs, the Dependent Enrollment Form, supporting documentation and payment must be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. The premium is not prorated. 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. It is not uncommon for employer plans or even plans purchased through the state or federal Exchange to offer plans with deductibles greater than the annual cost of the Student Health Insurance Plan.

It's also important to note your school-sponsored Student Health Insurance Plan (SHIP) is compliant with Health Care Reform and the Affordable Care Act (ACA). It meets all state and federal mandates and satisfies the individual mandate for health insurance as required by federal law. Enrollment in your school's SHIP each year means you will not be subject to federal income tax penalties for being uninsured or underinsured.

In addition, ACA-compliance means the SHIP provides specific essential health benefits such as certain preventive care services such as annual physical and GYN exams, and covers pre-existing conditions without any waiting period. To learn more about covered preventive services, go to <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

Recently, changes in the Marketplace have resulted in a growing number of limited-provider networks and small, regional HMO networks. While it is important that you not only have health insurance coverage available to meet the waiver requirement, it is equally important that your alternative health insurance plan has participating providers and facilities in the area where you are attending school.

### **What is considered 'comparable coverage'?**

The level of benefits provided through your health insurance plan must be fully-compliant with the Affordable Care Act (ACA) and meet or exceed the benefits provided through the school-sponsored Student Health Insurance Plan (SHIP). Coverage is considered comparable if it provides students with access to local providers and a range of services in and around the area where you attend school. Services include, but are not limited to, preventive and non-urgent 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. 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.

Before deciding whether or not to waive coverage, compare your current health insurance plan to the SHIP to look at cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The amount of your current plan's deductible and In-Network and Out-of-Network coinsurance may result in high out-of-pocket costs.

Plans that are not considered comparable include: plans that only provide emergency services in the campus area, plans that are purchased on a short term basis, plans that are international or travel insurance, or out-of-state Medicaid plans.

### **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 their home state's Marketplace. If you are a resident of the state in which you are attending school and are enrolled in a plan purchased through the Marketplace, you may be able to waive the Student Health Insurance Plan. 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, many of these plans are HMOs with restrictive provider networks so, look at the provider network to be sure that In-Network Providers are located near your campus.

If you are an international student, it's important to realize purchasing a subsidized plan through the Marketplace may jeopardize your visa status.

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.

### **If I lose coverage with the Plan I waived with, can I enroll in the Student Health Insurance Plan?**

Yes, students who waive the Student Health Insurance Plan, and then lose coverage under that plan, may submit a Petition to Add form. The form can be found on the Gallagher Student Health & Special Risk website for your school under the 'Petition to Add' link

on the left side of the page. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

If you are eligible to enroll in the Student Health Insurance Plan on a voluntary basis, there is no option to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

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

Yes, students can request to terminate coverage and receive a pro-rated refund of premium in the following situations:

1. When a student enters the armed forces.
2. When a student submits a written request to Gallagher Student Health & Special Risk to cancel coverage. Students should contact Gallagher Student Health & Special Risk to receive further information and instructions. Students who do not have coverage that is comparable to the school plan will not be allowed to terminate coverage.

## **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, 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: 1-888-411-2677 Website: <a href="http://www.gallagherstudent.com/paulsmiths">www.gallagherstudent.com/paulsmiths</a>
<i>Questions about benefits, claims, and claims payments</i>	<b>Consolidated Health Plans</b>	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 Phone: 1-800-633-7867 Email: <a href="mailto:customerservice@consolidatedhealthplan.com">customerservice@consolidatedhealthplan.com</a> Website: <a href="http://www.consolidatedhealthplan.com">www.consolidatedhealthplan.com</a>
<i>Questions about preferred providers</i>	<b>MagnaCare PPO (in NY) PHCS PPO (nationwide)</b>	MagnaCare PPO Phone: 1-800-235-7267 PHCS PPO Phone: 1-800-880-1188 Website: <a href="http://www.gallagherstudent.com/paulsmiths">www.gallagherstudent.com/paulsmiths</a> , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	<b>Optum RX</b>	Phone: 1-800-633-7867 Website: <a href="http://www.gallagherstudent.com/paulsmiths">www.gallagherstudent.com/paulsmiths</a> , click 'Pharmacy Program'
<i>Questions about tax forms</i>	<b>Consolidated Health Plans</b>	Consolidated Health Plans 2077 Roosevelt Avenue Springfield, MA 01104 Phone: 1-800-633-7867 Email: <a href="mailto:customerservice@consolidatedhealthplan.com">customerservice@consolidatedhealthplan.com</a> Website: <a href="http://www.consolidatedhealthplan.com">www.consolidatedhealthplan.com</a>
<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.enrollwitheyemed.com">www.enrollwitheyemed.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>Travel Guard</b>	Toll-free within the United States: 1-877-249-5362  Collect from outside of the United States: 1-715-295-9625