



VANDERBILT

**Frequently Asked Questions
For Vanderbilt University International Students
2018-2019 Student Health Insurance Plan**

“How do I...?”	
<i>Log in</i>	<ol style="list-style-type: none">1. Go to www.gallagherstudent.com/vanderbilt.2. On the top right corner of the screen, click ‘Student Login’.3. Follow the login instructions.
<i>Enroll</i>	Eligible students will be automatically enrolled in and billed for the Student Health Insurance Plan.
<i>Enroll my dependents</i>	<ol style="list-style-type: none">1. Go to www.gallagherstudent.com/vanderbilt.2. On the left toolbar, click ‘Dependent Enroll’.3. Log in by following the instructions on the website (if you haven’t already).4. Follow the instructions to complete the form and submit payment.5. Print or save a copy of the confirmation page.
<i>Waive</i>	International students are not permitted to waive the Student Health Insurance Plan.
<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">1. Go to www.gallagherstudent.com/vanderbilt.2. On the left toolbar, click ‘Account Home’.3. Log in by following the instructions on the website (if you haven’t already).4. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.
<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 enrollment is processed.</i></p> <ol style="list-style-type: none">1. Go to www.gallagherstudent.com/vanderbilt.2. On the left toolbar, click ‘Account Home’.3. Log in by following the instructions on the website (if you haven’t already).4. You will be redirected to the ‘Account Home’ page, then click on ‘Verification Letter’ under ‘Coverage History’.
<i>View my account information</i>	<ol style="list-style-type: none">1. Go to www.gallagherstudent.com/vanderbilt.2. Log in by following the instructions on the website (if you haven’t already).3. You will be redirected to the ‘Account Home’ page where you can see your current coverage, claims ID number, and contact information.

<i>Change my address</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/vanderbilt. 2. On the left toolbar, click 'Customer Service'. 3. Under the 'Choose Help Topic' dropdown, select 'Address Change'. 4. Complete the required fields. 5. Click 'Submit'. <p>Make sure you also notify your school of your address change.</p>
<i>Find a Doctor</i>	Go to www.gallagherstudent.com/vanderbilt and click on 'Find a Doctor'.
<i>Find a Participating Pharmacy</i>	Go to www.gallagherstudent.com/vanderbilt and click on 'Pharmacy Program'.

Table of Contents

“How do I...?”	1
Insurance Plan Benefits	4
What is covered under the Student Health Insurance Plan?	4
What changes have been made to the Plan for the 2018-2019 Policy Year?	4
Are dental and/or vision benefits included in the Student Health Insurance Plan?	4
How much does the plan cost?	4
Am I required to get a referral from my school’s Health Services before I seek treatment off campus?	5
Does this plan cover me when I am off campus, traveling or studying abroad?	5
Will I be covered under the plan after I graduate?	5
Eligibility, Enrollment & Waiving	5
Who is eligible for the plan?	5
Can I enroll my eligible dependents?	5
Once I’m enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?	6
Plan Enhancements	6
What enhancements are available under this plan?	6
Are there any additional insurance products available?	6
Important Contact Information	8

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 Provider. Preventive Care Services may include routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations.
- Services provided by a Preferred Provider are generally covered at 90%; services provided by an In-Network Provider are generally covered at 85%; and services provided by an Out-of-Network Provider are generally covered at 65%.
- This plan has a \$250 per Insured, per policy year deductible that applies to services received from a Preferred or an In-Network Provider and a \$500 per Insured, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, after a separate \$100 per policy year deductible, you will pay a \$15 copayment for a 31-day supply of a generic drug, a \$50 copayment for a 31-day supply of a brand name drug, and a \$75 copayment for a 31-day supply of a brand name drug with a generic equivalent.
- 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.
- Please refer to the plan brochure available at through your school specific page at 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 2018-2019 Policy Year?

- **Enrollment in the Student Health Insurance Plan is now mandatory for all International students. There is no option to waive coverage.**
- The Preferred and In-Network policy year deductible has increased to \$250 per Insured, per policy year.
- The Prescription Drug copayments have increased to \$15 for generic drugs, \$50 for brand name drugs, and \$75 for brand name drugs with a generic equivalent. A separate \$100 deductible applies.

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) 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 (8/12/2018-8/11/2019)	Spring/Summer (1/1/2019-8/11/2019)	May Mester (5/1/2019-8/11/2019)	Summer (6/1/2019-8/11/2019)
Student	\$3,162	\$1,939	\$887	\$620
Spouse*	\$3,142	\$1,919	\$887	\$620
One Child*	\$3,142	\$1,919	\$887	\$620
Two or More Children*	\$6,284	\$3,838	\$1,774	\$1,240
Spouse & Two or More Children*	\$9,426	\$5,757	\$2,661	\$1,860

*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?

Yes, a referral is required before seeking care or treatment from an off-campus provider. Without a referral, services you receive off-campus could be denied. Please refer to the plan brochure for details about the referral requirement and any exceptions to this requirement.

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, 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 no option to continue coverage after the policy terminates.

International students who are graduating in December or May and returning to their country of regular domicile, can request a prorated return of premium by contacting the On-Campus Student Insurance Representative.

- The request must be made within 31 days of the departure date and documentation must be provided proving the student's departure.
- For Insured students who also have coverage for eligible dependents, a refund of excess premium for their covered dependents will be issued. The refund amount will be determined if the termination is approved.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

All undergraduate and graduate international students attending Vanderbilt University are automatically enrolled in and billed for the Student Health Insurance Plan in order to maintain compliance with Federal Regulations relating to J-1 Visa Status that require international students and their dependents residing in the U.S. to maintain adequate insurance coverage. **Enrollment is on a mandatory basis.**

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.

The deadlines to enroll dependents are as follows:

- September 12, 2018 for newly enrolled and returning Annual students to have an effective date of August 12, 2018
- February 1, 2019 for newly enrolled Spring students to have an effective date of January 1, 2019
- June 1, 2019 for newly enrolled May Mester students to have an effective date of May 1, 2019
- July 1, 2019 for newly enrolled Summer students to have an effective date of June 1, 2019

Your student account cannot be billed for dependent coverage. All interested students must pay Gallagher Student Health & Special Risk directly.

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

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

1. International students graduate in December or May and who are returning to their country of regular domicile, can request to terminate coverage and obtain a refund of spring semester premium can be made.
 - The request must be made within 31 days of the departure date and documentation must be provided proving the student's departure.
 - Please contact the On-Campus Student Insurance Representative, located at the Vanderbilt University Student Health Center (Zerfoss Building) for details.
 - Insured students who also have coverage for eligible dependents may request a refund of premium for their covered dependents, only if their coverage was purchased on an annual basis. Students who are paying for dependent coverage on a payment plan basis are not eligible for a refund of dependent premium.
2. Students or dependents entering the armed forces may request to terminate coverage and receive a pro-rated refund of premium at any time. Documentation of entrance into the armed forces is required.

Other than the instances listed above, students will remain enrolled in and billed for the Student Health Insurance Plan for the duration of the period for which they purchased 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.

- The Basix Dental Savings Program provides an exclusive discount arrangement, which saves students 20% to 50% off the cost of dental care.
- The EyeMed Vision Care Program allows students to receive discounted services at participating EyeMed providers.
- CampusFit supports student health and wellness by digitizing health knowledge from nutritionists, fitness professionals and cooking coaches, making it easy and affordable for students to access online.

More information is available by visiting 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.

Please visit 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 a summary only and does not contain a full or complete recitation of the benefits and restrictions/exclusions.
Please refer to the 'My Benefits and Plan Information' section of the website 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>	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/vanderbilt , click the 'Customer Service' link
	On-Campus Insurance Representative	Kristy Miller Zefross Building, Student Health Center 4 th Floor Phone: 1-615-343-4688
<i>Questions about benefits, claims, and claims payments</i>	HealthSmart Benefit Solutions	HealthSmart Benefit Solutions 3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-844-210-0545 Email: akronclaims@healthsmart.com Website: www.healthsmart.com
<i>Questions about preferred providers</i>	UnitedHealthcare Options PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/vanderbilt , click on 'Find a Doctor'
<i>Questions about participating pharmacies</i>	HealthSmart Rx	Phone: 1-800-451-6245 Website: www.gallagherstudent.com/vanderbilt , click on 'Pharmacy Program'
<i>Questions about tax forms</i>	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Website: www.uhcsr.com
<i>Questions about Voluntary Dental</i>	Ameritas	Phone: 1-855-672-3232
<i>Questions about Gallagher Student Complements</i>	EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix and CampusFit Phone: 1-888-274-9961 Websites: www.basixstudent.com and http://campusfit.basixwellness.com
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCglobal.com
<i>Questions about assistance programs</i>	Student Assistance Program	Phone: 1-877-862-1172

<i>Questions about medical telehealth services</i>	HealthiestYou	Phone: 1-855-870-5858 Website: www.telehealth4students.com
<i>Questions about behavioral telehealth services</i>	BetterHelp	Email: contact@betterhelp.com