# Frequently Asked Questions
## For Brown University Students
### 2018-2019 Student Health Insurance Plan

## “How do I...?”

|        | 2. On the top right corner of the screen, click ‘Student Login’.
|        | 3. Follow the login instructions.
|        | 4. For new students, your Brown University e-mail address must be activated before logging in. |

|                      | 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. |

**If your current insurance plan is comparable to the Student Health Insurance Plan:**

|       | 2. On the left toolbar, click ‘Student Waive’.
|       | 3. Log in (if you haven’t already).
|       | Note: You will need your Banner ID and Brown University e-mail address to log in. For new students, your Brown University e-mail address must be activated before logging in.
|       | 4. Click the ‘I want to Waive’ button.
|       | 5. Follow the instructions to complete the form.
|       | 6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form. |

**Edit my Form after it’s submitted**

| If it is before the waiver/enrollment deadline: | 1. Go to [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown).
|                                               | 2. Log in by following the instructions on the website (if you haven’t already).
|                                               | 3. On the left, click ‘View My Submitted Forms’.
|                                               | 4. Select the form you want to edit.
|                                               | 5. Update the form as needed.
|                                               | 6. Click ‘Submit Edit’. |

After the waiver deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

|                 | 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’. |

**ID cards are usually available 5-7 business days after your eligibility is confirmed.**
<table>
<thead>
<tr>
<th><strong>Obtain a tax form</strong></th>
<th>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.</th>
</tr>
</thead>
</table>
| **Print a Verification Letter** | Verification Letters are usually available 5-7 business days after your eligibility is confirmed.  
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’. |
| **View my account information** |  
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. |
| **Change my address** |  
2. On the left toolbar, click ‘Customer Service’.  
4. Complete the required fields.  
5. Click ‘Submit’.  
Make sure you also notify your school of your address change. |
| **Find a Doctor** | Go to [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown) and click on ‘Find a Doctor’.  
Please note that in addition to the links to find a doctor through United Healthcare Choice Plus or United Behavioral Health, a specialized network of local mental health providers is being developed for Brown University. The list of these providers who are considered in-network for Brown University students only will only be available on the ‘Find a Doctor’ page noted above. This list will be updated as new providers are added to this network. |
| **Find a Participating Pharmacy** | Go to [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown) and click on ‘Pharmacy Program’. |
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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 participating In-Network Provider are generally covered at 100%, while services provided by an Out-of-Network Provider are generally covered at 70%.
- This plan has a combined In and Out-of-Network deductible of $300 Per Insured Person, Per Policy Year.
- At participating pharmacies, you will pay a $15 copayment for a 31-day supply of a Tier-1 drug, a $30 copayment for a 31-day supply of a Tier-2 drug, and a $50 copayment for a 31-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.
- 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?

- No benefit changes were made to the Plan for the 2018-2019 Policy Year.

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

The Student Health Insurance Plan includes one routine adult eye exams per Policy Year after $15 copay per visit. Contact lenses and eye glasses are not covered.

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.

How much does the plan cost?

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<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>1st Year Medical Student**</td>
<td>$4,013</td>
<td>$3,846</td>
<td>$2,234</td>
<td>$791</td>
</tr>
<tr>
<td>Student only**</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Dependent*</td>
<td>See Annual Dependent Rates</td>
<td>$3,816</td>
<td>$2,216</td>
<td>$784</td>
</tr>
<tr>
<td>Two or More Dependents*</td>
<td></td>
<td>$7,632</td>
<td>$4,432</td>
<td>$1568</td>
</tr>
</tbody>
</table>

*A nominal, non-refundable processing fee applies
**The above rates include an administrative fee

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 Health Services. Students should be aware that on-campus Health Services are available to them. Your school’s Health Services website is: https://www.brown.edu/campus-life/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 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 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 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. A continuation plan might be available. Please go to the ‘Forms and Applications’ section of our website for more information.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

- All registered full-time or part-time students enrolled in a degree granting program, who are not enrolled exclusively in online courses, are automatically enrolled in the Student Health Insurance Plan described in the brochure. Participation in this Student Health Insurance Plan is required by vote of the Corporation of the University.
- Special students registered for courses who are not automatically enrolled in the Student Health Insurance Plan may be eligible for coverage. Contact the Insurance Office prior to the start of the 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 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 do recent changes to the Affordable Care Act affect Student Health Insurance Plan?

One of the recently signed Executive Orders removed the federal penalty you would be assessed for not being enrolled in a health insurance plan beginning in 2019, but it is important to know that the mandate to have health insurance remains in place. However, your state of residence may have additional insurance requirements. Your school-sponsored Student Health Insurance Plan (SHIP) is fully compliant with health care reform and the Affordable Care Act (ACA). Being enrolled in SHIP meets the mandate to have health insurance.

Being ACA compliant 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/.
There have been an increasing number of insurance carriers deciding to not participate in state or federal Exchange or Marketplace. Those that continue to participate are offering plans with limited-provider networks or HMO networks. While it is important to not only have health insurance coverage available to meet the waiver requirement, it is equally important your health insurance plan has participating doctors and hospitals in the area where you are attending school. Additionally, Marketplace plans typically have annual deductibles much higher than the cost of your school’s sponsored Student Health Insurance Plan.

If you are under the age of 26, you MAY be eligible to enroll as a dependent on a family’s employer/group health insurance plan. Contact that plan for more information.

**What is considered ‘comparable coverage’?**

Having a plan of comparable coverage means your health insurance plan must be fully-compliant with the Affordable Care Act (ACA) and meet or exceed the benefits provided through the Student Health Insurance Plan (SHIP). This means your plan needs to have participating providers and cover 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 your possible out-of-pocket costs – deductibles, copays, coinsurance, and out-of-pocket maximums. You may find your out-of-pocket costs are greater than paying the premium for SHIP.

Plans that are not considered comparable include: plans that only provide emergency services, international plans, travel insurance plans, out-of-state Medicaid plans, and plans from insurance companies not located within the United States.

**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:

- Is your plan fully compliant with the Affordable Care Act? (reference the “What is considered Comparable Coverage” question above)
- 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?
- If you plan to travel elsewhere during the course of the year, does your coverage extend to these areas as well?
- 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 waiver form by the published deadline will be automatically enrolled in and billed for the Student Health Insurance Plan.
- Once eligibility is met, you are enrolled for the remainder of the policy and cannot waive later in the year.
If you choose to waive coverage, there will not be another opportunity to enroll in the Plan until the following plan year unless you experience a qualifying event.

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.

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. December Graduation
   - When a student graduates at the end of the Fall semester, a written request to terminate coverage and obtain a refund of spring semester premium can be made.
   - The written request must be made by January 15, 2019.
   - Please contact the On-Campus Student Insurance Representative, at Insuranceoffice@Brown.edu for details.
   - Insured students who have enrolled their eligible dependent(s) for annual coverage may request a refund of premium for their covered dependent(s). Students who have paid for dependent coverage on the 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.

3. Students can request termination of coverage due to voluntary gain of insurance coverage by submitting the Qualifying Event Form within 31 days of the qualifying event.

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

<table>
<thead>
<tr>
<th>Information Needed</th>
<th>Who to Contact</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| Questions about enrollment, coverage, or ID cards      | Gallagher Student Health & Special Risk | Gallagher Student Health & Special Risk  
500 Victory Road  
Quincy, MA 02171  
Phone: 1-844-377-0963  
Website: [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown), click the ‘Customer Service’ link |
| Questions about benefits, claims, and claims payments  | UnitedHealthcare StudentResources        | For Students:  
UnitedHealthcare StudentResources  
P.O. Box 809025  
Dallas, TX 75380-9025  
Phone: 1-866-948-8472  
Email: gkclaims@uhcsr.com  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
For Medical Providers:  
Phone: 1-888-224-4875; Press 1 |
| Questions about preferred providers                    | UnitedHealthcare Choice Plus PPO         | Phone: 1-866-948-8472  
Website: [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown), click ‘Find a Doctor’ |
| Questions about participating pharmacies                | OptumRx                                  | Phone: 1-800-248-1062  
Website: [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown), click ‘Pharmacy Program’ |
| Questions about tax forms                              | UnitedHealthcare StudentResources        | UnitedHealthcare StudentResources  
P.O. Box 809025  
Dallas, TX 75380-9025  
Phone: 1-866-948-8472  
Website: [www.uhcsr.com](http://www.uhcsr.com) |
| Questions about Gallagher Student Complements          | EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit | EyeMed  
Phone: 1-866-839-3633  
Website: [www.enrollwitheyemed.com](http://www.enrollwitheyemed.com)  
Basix and CampusFit  
Phone: 1-888-274-9961  
Websites: [www.basixstudent.com](http://www.basixstudent.com) and [http://campusfit.basixwellness.com](http://campusfit.basixwellness.com) |
| Worldwide assistance services (medical evacuation and repatriation) | 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 |
| Questions about assistance programs                     | Student Assistance Program               | Phone: 1-877-862-1172 |

Prepared by Gallagher Student Health & Special Risk  
January 9, 2019
| On-Campus Insurance Office | Brown University Insurance Office | Insurance & Purchasing Services  
350 Eddy Street, 4th Floor  
Providence, RI 02903  
Phone: 1-401-863-1703  
Email: Insuranceoffice@Brown.edu |
|---|---|---|
| On-Campus Health Services | Brown University Health Services | Health Services  
Brown University  
Box 1928, Andrews House  
13 Brown Street, Providence RI 02912  
Phone: 1-401-863-3953  
Website: [https://www.brown.edu/campus-life/health/services/](https://www.brown.edu/campus-life/health/services/) |
| On-Campus Counseling & Psychological Services | Brown University Counseling and Psychological Services (CAPS) | Counseling and Psychological Services  
Brown University  
Box 1960, J Walter Wilson Room 512  
69 Brown Street, Providence RI 02912  
Phone: 1-401-863-3476  
Website: [https://www.brown.edu/campus-life/support/counseling-and-psychological-services/](https://www.brown.edu/campus-life/support/counseling-and-psychological-services/) |