# 2019–2020 Student Health Insurance Plan

## Frequently Asked Questions

### “How do I...?”

| **Waive or Enroll** | **To Waive:** If you are enrolled in a health insurance plan that is fully compliant with the Affordable Care Act and has comparable coverage to the Boston College Student Health Insurance Plan, you may waive this coverage through your Agora Portal account.  
- Students over the age of 18 must provide this proof electronically through the Agora Portal. Log on to [www.bc.edu/myservices](http://www.bc.edu/myservices) and complete an online waiver form.  
- Students under the age of 18 must complete a written waiver form. The form must be signed by the parent or guardian and the student. A written waiver form is available at [www.bc.edu/ssforms](http://www.bc.edu/ssforms).  
**Students who do not complete a Waiver Form by the deadline will be automatically enrolled in the Student Health Insurance Plan.** |
|---------------------|-------------------------------------------------------------------------------------------------|
| **Enroll my Dependents** | 1. Go to [www.gallagherstudent.com/bc](http://www.gallagherstudent.com/bc)  
2. On the left toolbar, click on ‘Dependent Enroll’ to log in  
3. Follow instructions to complete the form and submit payment |
| **View My Account Information** | 1. Go to [www.gallagherstudent.com/bc](http://www.gallagherstudent.com/bc)  
2. On the top right corner of the page, click on ‘Student Login’  
3. If already logged in, click on ‘Authorize Account’ under ‘My Account’  
4. Enter your Student ID number and date of birth  
5. You will be redirected to the ‘Account Home’ page where you can view your current coverage, claims ID number and contact information  
**To print a verification letter, click on ‘Coverage History’, then ‘Verification Letter’** |
| **Change your address** | 1. Go to [www.gallagherstudent.com/bc](http://www.gallagherstudent.com/bc)  
2. On the left toolbar, click ‘Customer Service’  
**If you update your address at Gallagher Student Health, it needs to match the address you have on file at Boston College. If you need to update your address at Boston College, please go through the Agora portal. All insurance correspondence is sent to your local address on file with BC.** |
| **Obtain an ID card** | ID cards are mailed by Blue Cross Blue Shield to the address on file 7 – 10 business days in receipt of enrollment information from your school.  
ID cards are available online through the MyBlue app available in the App Store or Google Play. You’ll need your BCBS ID number (not your social security number) to create your account. Your BCBS ID number is available by going to the ‘Account Home’ section of the Gallagher Student website.  
If you need a replacement ID card, you can request one by logging on to BCBS’s website [www.bluecrossma.com/myblue](http://www.bluecrossma.com/myblue) or calling 1-800-253-5210. |
| **Obtain a tax form** | 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. |
| **Find a Doctor or Participating Pharmacy** | Go to [www.gallagherstudent.com/bc](http://www.gallagherstudent.com/bc) and click on ‘Find a Doctor’ or ‘Pharmacy Program’ |
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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 participating In-Network Provider are generally covered at 100%, while services provided by an Out-of-Network Provider are generally covered at 80%.
- This plan has a combined In-Network and Out-of-Network $150 per member / $300 per family per policy year deductible.
- At participating pharmacies, you will pay a $15 copayment for a 30-day supply of a Tier-1 drug, a $25 copayment for a 30-day supply of a Tier-2 drug, and a $50 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.
- Intercollegiate Sports are covered as any other injury.
- Please refer to the plan brochure available on 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 2019-2020 Policy Year?

- No changes were made to the Plan for the 2019-2020 Policy Year.

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. To enroll, go to www.gallagherstudent.com/bc and click on the ‘Dental Enrollment Form’ link.

How much does the plan cost?

<table>
<thead>
<tr>
<th></th>
<th>Fall Period 08/07/2019 – 01/09/2020</th>
<th>Spring Period 01/10/2020 – 08/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,300</td>
<td>$1,820</td>
</tr>
<tr>
<td>Spouse/Domestic Partner*</td>
<td>$3,007</td>
<td>$4,213</td>
</tr>
<tr>
<td>All Children*</td>
<td>$2,352</td>
<td>$3,290</td>
</tr>
</tbody>
</table>

*A nominal, non-refundable online 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 University Health Services. Students should be aware that on-campus Health Services are available to them. Your school’s Health Services website is http://www.bc.edu/offices/uhs/.
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 On Call International. All services must be arranged for in advance and provided by On Call International. Any services not arranged by On Call International 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 fall and spring 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 students enrolled in a degree program regardless of the number of credit hours and non-degree students enrolled at least 75% of full-time, will be automatically enrolled in and billed for the Boston College Student Health Insurance Plan.

International students are enrolled on a mandatory basis and cannot waive the Student Health Insurance Plan.

Boston College will automatically enroll and charge non-degree and WCAS students registering at the credit levels listed below for the Student Health Insurance Plan. Failure to maintain these credit levels will result in the termination of the mandatory insurance plan. Students are responsible for monitoring their eligibility status.

Eligible Credit Levels:

- Graduate Woods College of Advancing Studies — 7 or more
- Graduate Arts and Sciences — 7 or more
- Graduate Education — 7 or more
- Graduate Management — 7 or more
- Graduate Nursing — 7 or more
- Graduate Social Work — 7 or more
- Woods College of Advancing Studies Undergraduate — 9 or more
- School of Theology and Ministry — 7 or more

Any student not in these categories that wants to enroll should contact Boston College Student Services.

Students who are not citizens or permanent residents of the United States will be automatically enrolled in the Boston College Student Health Insurance Plan regardless of the number of the credit hours for which they are enrolled.
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 fall coverage that doesn’t enroll their dependents for fall 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 60 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. The premium is prorated. Forms received more than 60 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/](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, Medi-share type 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 to enroll in an insurance plan offered through their home state’s Marketplace. If you are a Massachusetts resident, you may be able to waive the Student Health Insurance Plan if enrolled in a plan purchased through the Massachusetts Health Connector. 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 not a Massachusetts resident, there is a strong possibility a plan purchased through your home State’s Marketplace will not provide adequate coverage. Carefully review the Plan’s network availability in the area where you will be attending school before purchasing.

Students enrolled in MassHealth Limited, Health Safety Net or Children’s Medical Security Plan cannot waive coverage.

Please Note: International students are enrolled on a mandatory basis and cannot waive coverage.

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 or www.bc.edu/ssforms. 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?

Once you are enrolled in the Student Health Insurance Plan, you will remain enrolled for that period of coverage. However, students enrolled in Fall coverage may request a termination of spring semester coverage and a pro-rated refund of premium only in the following situations:

1. When a student enters the armed forces.
2. When a student is enrolled in Fall coverage and has one of the following occur they may request to cancel the spring portion of the insurance, prior to the start of the spring coverage period (not the academic spring semester):
   a. Student dis-enrolls from school during the Fall semester or prior to the spring semester.
   b. Student becomes eligible for and enrolls in a subsidized Health Insurance Plan through the Massachusetts Health Connector and coverage is effective on or before the start of the spring health insurance coverage period (not academic spring semester).
   c. Student becomes eligible for and enrolls in MassHealth (excluding MassHealth Limited, the Health Safety Net or the Children’s Medical Security Plan) and coverage is effective on or before the start of the spring health insurance coverage period (not the academic spring semester).

For option two, the request for termination of coverage must be received by Gallagher Student Health & Special Risk no later than the last day of Fall 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.
Gallagher Student Health now gives you access to SilverCloud, an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs, and support for depression, anxiety, and stress.

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 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>
<tbody>
<tr>
<td><strong>Enrollment periods or coverage information</strong></td>
<td>Gallagher Student Health &amp; Special Risk</td>
<td>Website: <a href="http://www.gallagherstudent.com/bc">www.gallagherstudent.com/bc</a> click on ‘Customer Service’</td>
</tr>
<tr>
<td><strong>ID Cards</strong></td>
<td>Blue Cross Blue Shield</td>
<td>Phone: 1-800-253-5210 Website: <a href="http://www.bluecrossma.com/myblue">www.bluecrossma.com/myblue</a></td>
</tr>
<tr>
<td><strong>Benefits, claims and claims payments</strong></td>
<td>Blue Cross Blue Shield</td>
<td>Phone: 1-888-753-6615 Website: <a href="http://www.bluecrossma.com">www.bluecrossma.com</a></td>
</tr>
<tr>
<td><strong>Preferred providers</strong></td>
<td>Blue Care Elect Enhanced Value PPO</td>
<td>Phone: 1-800-821-1388 Website: <a href="http://www.gallagherstudent.com/bc">www.gallagherstudent.com/bc</a> click on ‘Find a Doctor’</td>
</tr>
<tr>
<td><strong>Participating pharmacies</strong></td>
<td>Express Scripts</td>
<td>Phone: 1-800-711-0917 Website: <a href="http://www.gallagherstudent.com/bc">www.gallagherstudent.com/bc</a> click on ‘Pharmacy Program’</td>
</tr>
<tr>
<td><strong>Tax forms</strong></td>
<td>Blue Cross Blue Shield</td>
<td>Phone: 1-888-753-6615 Website: <a href="http://www.bluecrossma.com">www.bluecrossma.com</a></td>
</tr>
<tr>
<td><strong>Voluntary Dental</strong></td>
<td>Dental Blue</td>
<td>Phone: 1-888-753-6675</td>
</tr>
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| **Gallagher Student Complements**          | EyeMed (Discount Vision), Basix (Dental Savings), CampusFit and SilverCloud (Behavioral Health Platform) | **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)  
 **SilverCloud** Website: [https://gsh.silvercloudhealth.com/signup/](https://gsh.silvercloudhealth.com/signup/) |
| **Worldwide assistance services**          | On Call International                   | Toll-free within the United States: 1-800-407-7307  
 Collect from outside of the United States: 1-603-898-9159  
 Email: [www.oncallinternational.com](http://www.oncallinternational.com) |
| **Telehealth services**                    | American Well                           | Phone: 1-800-821-1388 Website: [www.bluecrossma.com](http://www.bluecrossma.com)      |