San Francisco Theological Seminary
2019-2020 Student Health Insurance Plan (SHIP)

Frequently Asked Questions

Gallagher | Student Health & Special Risk

"How do I…?"

Log in

1. Go to www.gallagherstudent.com/sfts.
2. On the top right corner of the screen, click "Student Login".
3. Follow the login instructions.

Enroll

1. Go to www.gallagherstudent.com/sfts.
2. On the left toolbar, click 'Student Waive/Enroll'.
3. Log in by following the instructions on the website (if you haven't already).
4. Click the 'I want to Enroll/Waive' button.
5. Follow the instructions to complete the form.
6. Print or write down your reference number.

Enroll my dependents

1. Go to www.gallagherstudent.com/sfts.
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.

Waive

1. Go to www.gallagherstudent.com/sfts.
2. On the left toolbar, click 'Student Waive/Enroll'.
3. Log in by following the instructions on the website (if you haven't already).
4. Click the 'I want to Enroll/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.

Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.uhcsr.com/MyAccount.
2. If you have created a UHCSR Account in the past, log in.
3. If you have not created a UHCSR Account, Click "Create Account".
4. Complete the registration form using your name, date of birth, and student ID number.

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Please refer to "My Benefits and Plan Information" on the plan website for full details.

5. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.

Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2019, tax forms will be 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.

Print a Verification Letter

Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.gallagherstudent.com/sfts.
2. On the left toolbar, click "Account Home".
3. Log in by following the instructions on the website (if you haven't already).
4. On the left toolbar, under "My Account", click on "Authorize Account."
5. Enter your Student ID number and your date of birth.
6. Click on "Authorize Account."
7. You will be redirected to the "Account Home" page, then click on "Verification Letter" under "Coverage History."

View my account information

1. Go to www.gallagherstudent.com/sfts.
2. Log in by following the instructions on the website (if you haven't already).
3. On the left toolbar, under "My Account," click on "Authorize Account".
4. Enter your Student ID number and your date of birth.
5. Click on "Authorize Account".
6. You will be redirected to the "Account Home" page where you can see your current coverage, claims ID number (if applicable), and contact information.

Change my address

1. Go to www.gallagherstudent.com/sfts.
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".

Make sure you also notify your school of your address change.

Find a Doctor

Go to www.gallagherstudent.com/sfts and click on "Find a Doctor".

"How do I…?"

Find a Participating Pharmacy

Go to www.gallagherstudent.com/sfts and click on "Pharmacy Program".

Insurance Plan Benefits

What benefits does your SHIP provide?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety of medical services, including 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. It also covers intercollegiate sports injuries the same as any other Injury.

It covers preventive care services at no cost when you use in-network providers. This includes routine physicals and examinations, screenings, GYN examinations, and most immunizations.

It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

Need more information about your plan?

Go to www.gallagherstudent.com/sfts.

Other features of your SHIP:

- It has a $250 per policy deductible for in-network medical services.
- It has a $600 per policy deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
    - a $25 copay for a 31-day supply of a Tier-1 drug
    - a $45 copay for a 31-day supply of a Tier-2 drug,
    - a $60 copay for a 31-day supply of a Tier-3 drug.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at www.gallagherstudent.com.

Does your plan include dental and/or vision benefits?

If you're 19 or younger, you can get preventive dental and vision benefits with this plan. The same holds true for your enrolled eligible dependents as long as they are 19 or younger. For details, refer to your SHIP brochure or certificate.

More information about your dental and vision options

To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/dental.
A vision option is also available. The types of plans and availability of plans vary by state.

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How much does the SHIP cost?

	Annual 09/01/2019-08/31/2020	Spring/Summer 02/01/2020-08/31/2020
Student	$4,426	$2,574
Spouse *	$4,426	$2,574
Two or More Children Children*	$8,852	$5,148
Spouse + Two or More Children*	$13,278	$7,722

*A nominal, non-refundable processing fee applies.

Am I still covered if I live off campus or I’m traveling or studying abroad?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. This is true even if you’re traveling or studying abroad. As long as you’re enrolled in SHIP and you paid your premiums, you’ll be covered.

More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 24-hour Worldwide Travel Assistance which includes services ranging from a lost passport to helping with emergency medical assistance or arranging for emergency medical evacuation or repatriation of remains. It’s important to contact UnitedHealthcare Global to make the arrangements for you, so contact them before making arrangements on your own. If you don’t contact them first, these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- If you get sick while abroad, you will likely need to pay for your care first and then need submit bills for reimbursement. Your covered expenses will likely be considered an out-of-network expense.
- Before you submit claims for reimbursement, have the itemized bill(s) translated into English. Also include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address, and school name are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

Does my plan still cover me after I graduate?

Yes. You will be covered under your SHIP until the end of the policy period for which you are enrolled and have paid your premium. 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.

If you graduate at the end of the fall semester, you will be terminated from coverage for the remainder of the year.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

"How do I…?"

All students taking 9 or more credits are enrolled in the Student Health Insurance Plan, unless proof of comparable coverage is received by the deadline.

You must actively attend classes for at least the first 31 days after your policy begins. 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) by going to www.gallagherstudent.com and clicking on "Dependent Enroll".

Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

Qualifying events for enrolling your dependents

You can add eligible dependent(s) if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

In such cases, you must submit a Dependent Petition to Add Form, supporting documentation, and payment to Gallagher Student Health & Special Risk within 31 days days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 31 days will not be processed.

Note: Your premium is prorated. Once your dependent is enrolled, you can't terminate coverage unless you lose your Student Health Insurance eligibility.

What should I know before waiving coverage?

Before waiving coverage, review your current policy and then consider these questions:

- Does your plan comply with the Affordable Care Act? (See the FAQ, "What do you mean by 'comparable coverage'?")
- 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 also extend to these areas?
- Is the annual cost of your SHIP 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.
- Does your current plan call for administrative pre-requirements, pre-certification, or primary-care

physician referrals? Keep in mind that physician referrals may delay your access to treatment.

More information about waiving coverage

- Are you an international student? If so, you won’t be able to waive coverage.
- If you don’t complete a waiver/enrollment form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- Once you meet eligibility, you are enrolled for the remainder of the policy and can’t waive later in the year.
- If you decide to waive coverage, you won’t have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event. If you decide to waive coverage, you won’t be able to sign up until the next open enrollment period
- You should submit an online form, whether enrolling or waiving.

What do you mean by “comparable coverage”?

If you decide to opt out of your SHIP, you must be insured by a plan that provides comparable coverage. This means it must comply with the Affordable Care Act (ACA) and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. Services should include, but aren’t limited to:

- Preventive and non-urgent care
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Diagnostic x-rays
- Physical therapy
- Chiropractic care
- Prescription drugs
- Mental health and substance abuse treatment

More information about “comparable coverage”

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for SHIP. Moving to your SHIP may well be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services

- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

Will you audit or verify my waiver request?

Yes, we may audit or verify your request. This is to make sure your insurance plan will cover you when you’re at school.

More information about our waiver review process

Here’s how our waiver review process works:

- We check the insurance company information you entered on your form to make sure it’s accurate and that your coverage is active.
- We verify most waiver requests within 24 to 48 hours.
- Once we verify your coverage, we’ll let you know whether we approved your waiver via an email to the address you provided on your form. If we deny your request, we’ll tell you why. We’ll also guide you should you wish to revise and resubmit your form and supporting documentation.

Our waiver verification process is new this year. As a result, it’s possible we’ll no longer accept your prior waiver (and submitted insurance).

If I waive, but then lose coverage, can I enroll in SHIP?

Yes, if you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school’s page at www.gallagerstudent.com. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

If your enrollment in SHIP is 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.

How do recent changes to the Affordable Care Act affect my SHIP?

Your SHIP fully complies with the Affordable Care Act (ACA). Being ACA compliant means your plan offers essential health benefits which includes certain preventive services such as annual physical and gynecology exams and some immunizations. It also covers pre-existing conditions without any waiting period.

There is no longer a federal tax penalty for not having health insurance, but the mandate to have health insurance remains. There are some states that have kept a state tax penalty for not having health insurance as well as having additional insurance requirements.

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

"How do I…?"

May I use one of my state's marketplace health insurance plans to waive my SHIP?

If you live in the state where you are attending school and bought insurance through your state's marketplace, you may be able to waive your SHIP. Please review these plans carefully. Many of them will have a deductible greater than that of your SHIP. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have in-network providers near your campus.

Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

In some cases, you can cancel your SHIP and receive a refund.

Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate it unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

Plan Enhancements

How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.

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. To learn more about your plan enhancements, visit www.gallagherstudent.com. Select your school's page and then click on the "Discounts and Wellness" link.

What other types of insurance are available?

Personal property and renters Insurance is available to students on- or off-campus, at home, or abroad. It covers damage or theft to laptops, cell phones, books, electronics, and much more. For details, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com, select your school's page, and click on the "Other Insurance Products" link for complete details about additional insurance products and how to enroll.

Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171

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“How do I…?”

		Website: www.gallagherstudent.com/sfts, click the ‘Customer Service’ link
Benefits, claims, and claims payments	UnitedHealthcare Student Resoures	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
Preferred providers	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/sfts, click ‘Find a Doctor’
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/sfts, click ‘Pharmacy Program’
Tax forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
Voluntary Dental	Ameritas Life Insurance	Phone: 1-855-672-3232

Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix and CampusFit Phone: 1-888-274-9961 Websites: www.basixstudent.com and 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
Telehealth services	Healthiest You (Medical) BetterHelp (Counseling)	Website: Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.com BetterHelp Email: contact@betterhelp.com

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