



THE UNIVERSITY of  
NEW ORLEANS



# University of New Orleans 2019-2020 Student Health Insurance Plan (SHIP) Frequently Asked Questions



Student Health &  
Special Risk

# “How do I...?”

## Log in

1. Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno).
2. On the top right corner of the screen, click “Student Login”.
3. Follow the login instructions.

## Enroll

1. Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno).
2. On the left toolbar, click “Student Direct Pay Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Follow the instructions to complete the form and submit payment.
5. Save a copy of your reference number.

## Enroll my dependents

1. Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno).
2. On the left toolbar, click “Dependent Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Follow the instructions to complete the form and submit payment.
5. Save a copy of your reference number.

## Edit my Form after it’s submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno).
2. Log in (if you haven’t already) by following the instructions on the website.
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/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

## Obtain an ID card

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

1. Go to [www.wellfleetstudent.com](http://www.wellfleetstudent.com). Enter your school name in the “Find Your School” search box.
2. If you have created a Wellfleet account in the past, log in.
3. If you have not created a Wellfleet Account, click “Create New Account” and complete the registration process.

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP.  
Please refer to “My Benefits and Plan Information” on the plan website for full details.

# “How do I...?”

4. Use the “Student Options” tab located at the top of the page to view, email, or print your ID card.

## Print a Verification Letter

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

1. Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno).
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/uno](http://www.gallagherstudent.com/uno).
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/uno](http://www.gallagherstudent.com/uno).
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/uno](http://www.gallagherstudent.com/uno) and click on “Find a Doctor”.

## Find a Participating Pharmacy

Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno) and click on “Pharmacy Program”.

## Insurance Plan Benefits

### What benefits does your SHIP provide?

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

# “How do I...?”

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 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 generally 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 insurance company pays less which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying regardless of provider network.

## Need more information about your plan?

Go to [www.gallagherstudent.com/uno](http://www.gallagherstudent.com/uno).

## 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.

## Other features of your SHIP:

- It has a \$100 per policy deductible for in-network medical services.
- It has a \$200 per policy deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
  - a \$20 copay for a 30-day supply of a Tier-1 drug
  - a \$45 copay for a 30-day supply of a Tier-2 drug,
  - a \$45 copay for a 30-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](http://www.gallagherstudent.com).

## Does your plan include dental and/or vision benefits?

If you're 18 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 18 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 or vision plan (additional cost), go to [www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://www.gallagherstudent.com/vision). The types of plans and availability of plans vary by state.

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to "My Benefits and Plan Information" on the plan website for full details.

# “How do I...?”

## How much does the SHIP cost?

	Annual 08/17/2019 - 08/16/2020	Fall 08/17/2019 - 01/12/2020	Spring/Summer 01/13/2020 - 08/16/2020	Summer 06/09/2020 - 08/16/2020
<b>Enrollment/Waiver Deadline</b>	<b>September 10, 2019</b>	<b>September 10, 2019</b>	<b>January 24, 2020</b>	<b>TBD</b>
<b>Student</b>	\$2,633	\$1,072	\$1,561	\$497
<b>Spouse*</b>	\$2,633	\$1,072	\$1,561	\$497
<b>One Child*</b>	\$2,633	\$1,072	\$1,561	\$497
<b>3 or More Children*</b>	\$7,899	\$3,216	\$4,683	\$1,491

\*A nominal, non-refundable processing fee applies

IELP Students	Fall 1 08/12/2019 - 10/15/2019	Fall 2 10/16/2019 - 01/05/2020	Spring 1 01/06/2020 - 03/18/2020	Spring 2 03/19/2020 - 06/02/2020	Summer 06/05/2020 - 08/08/2020
<b>Student</b>	\$468	\$590	\$525	\$547	\$504
<b>Spouse*</b>	\$468	\$590	\$525	\$547	\$504
<b>One Child*</b>	\$468	\$590	\$525	\$547	\$504
<b>3 or More Children*</b>	\$1,404	\$1,770	\$1,575	\$1,641	\$1,512

\*A nominal, non-refundable processing fee applies

## Do I need a referral from my school's Health Services to see an off-campus health provider?

No, you don't need a referral.

## 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 Travel Guard 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

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to "My Benefits and Plan Information" on the plan website for full details.

# “How do I...?”

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.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All registered Domestic students taking 4 or more credit hours, graduate students taking 3 or more credit hours and students taking online courses who also have 3 hours of non-internet coursework, as well as non-F-1 IELP students, are eligible to enroll in this insurance plan on a voluntary basis. All International J-1 scholars and Optional Practical Training and Academic Training students are eligible to enroll in this insurance plan on a voluntary basis.

All registered International students in F and J status taking credit hours, as well as IELP students in F-1 status, are automatically enrolled in this insurance plan on a hard-waiver 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) by going to [www.gallagherstudent.com](http://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 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.

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.



# “How do I...?”

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

## 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](http://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](http://www.gallagherstudent.com/property).

Please visit [www.gallagherstudent.com](http://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.

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

# “How do I...?”

## 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 Website: <a href="http://www.gallagherstudent.com/uno">www.gallagherstudent.com/uno</a> , click the 'Customer Service' link
Benefits, claims, and claims payments incurred	Wellfleet	Wellfleet 2077 Roosevelt Ave Springfield, MA 01104 Phone: 1-800-633-7867 Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
Preferred providers	Cigna Preferred Provider Network	Phone: 1-866-494-2111 Website: <a href="http://www.gallagherstudent.com/uno">www.gallagherstudent.com/uno</a> , click 'Find a Doctor'
Participating pharmacies	Cigna Pharmacy Network	Phone: 1-800-633-7867 Website: <a href="http://www.gallagherstudent.com/uno">www.gallagherstudent.com/uno</a> , click 'Pharmacy Program'
Tax forms	Wellfleet	Wellfleet 2077 Roosevelt Ave Springfield, MA 01104 Phone: 1-800-633-7867 Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Worldwide assistance services (medical evacuation and repatriation)	Travel Guard	Toll-free within the United States: 1-877-305-1966  Collect from outside of the United States: 1-715-295-9311  Email: <a href="mailto:assistance@aig.com">assistance@aig.com</a>
Questions about Gallagher Student Complements	SilverCloud	SilverCloud Website: <a href="http://www.SilverCloud.com">www.SilverCloud.com</a>

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP.  
Please refer to “My Benefits and Plan Information” on the plan website for full details.