



# University at Buffalo 2019-2020 Student Health Insurance Plan (SHIP)

## Frequently Asked Questions

# “How do I...?”

## Log in

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

## Enroll

Students, who would like to enroll in the Student University of New York at Buffalo Student Medical Insurance Plan, may do so by downloading and completing an enrollment form (<https://www.buffalo.edu/studentlife/who-we-are/forms/domestic-insurance-enrollment-form.html>), click on “Domestic Student Health Insurance Enrollment Form”) and returning it to the Student Health Insurance Office (located in 1Capen, North Campus). The premium will be added to your HUB account.

## Enroll my dependents

To enroll your dependents under your coverage in the State University of New York at Buffalo Medical Insurance Plan, download an enrollment form (<https://www.buffalo.edu/studentlife/who-we-are/forms/domestic-insurance-enrollment-form.html>), click on “Domestic Student Health Insurance Enrollment Form”) and returning it to the Student Health Insurance Office (located in 1Capen, North Campus). The premium will be added to your HUB account.

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/buffalo](http://www.gallagherstudent.com/buffalo).
2. On the left toolbar, click “Student Waive”.
3. Log in by following the instructions on the website (if you haven’t already).
4. Click the “I want to Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number. This number only confirms submission, not approval of your form.

## Edit my Form after it’s submitted

If it is before the waiver deadline:

1. Go to [www.gallagherstudent.com/buffalo](http://www.gallagherstudent.com/buffalo).
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 wavier deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

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

# “How do I...?”

## Obtain an ID card

ID cards are available online through the BCBSWNY Mobile 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 our website.

ID cards are mailed by Blue Cross Blue Shield of Western New York to the address on file with Gallagher Student Health & Special Risk. Cards are usually sent 10-14 business days after Gallagher Student Health & Special Risk has received your enrollment information from your school.

If you need a replacement ID card, request one by calling 1-800-888-0757.

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

1. Go to [www.gallagherstudent.com/buffalo](http://www.gallagherstudent.com/buffalo).
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 (if applicable), and contact information.

## Change my address

1. Go to [www.gallagherstudent.com/buffalo](http://www.gallagherstudent.com/buffalo). On the left toolbar, click “Customer Service”.
2. Under the “Choose Help Topic” dropdown, select “Address Change”.
3. Complete the required fields.
4. Click “Submit”.

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

## Find a Doctor

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

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# “How do I...?”

## Find a Participating Pharmacy

For the best value, visit the On-Campus Pharmacy located at the University at Buffalo South Campus in Michael Hall. A \$20 per prescription copayment applies to generic drugs and a \$50 per prescription copayment applies to brand name drugs.

To locate an off-campus pharmacy, go to [www.bcbswny.com](http://www.bcbswny.com). A \$250 pharmacy deductible applies to off-campus pharmacies. This means you have to pay \$250 before the insurance will cover your prescription. After the pharmacy deductible is met, a \$30 per prescription copayment applies to generic drugs, a \$50 copayment applies for brand name drugs, and 50% coinsurance applies to a non-preferred brand name drug.

## 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 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.

### Need more information about your plan?

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

## What changes have been made to the Plan for the 2019-2020 Policy Year?

- No benefit changes were made to the SHIP for the 2019-2020 policy year.

### Other features of your SHIP:

- It has no deductible for in-network medical services.
- It has a \$5,000 per Insured per policy year deductible for out-of-network medical services.
- At the On-Campus Pharmacy, students will pay a \$20 copayment for a generic drug and a \$50 per prescription copayment for a brand name drug.
- At participating, off-campus pharmacies, you have to meet a \$250 prescription deductible and then you will pay:
  - a \$30 copay for a 30-day supply of a generic drug,
  - a \$50 copay for a 30-day supply of a brand name drug,
  - 50% coinsurance for a 30-day supply of a non-preferred brand name drug.

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- 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 (additional cost), go to [www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental). The types of plans and availability of plans vary by state.

## How much does the SHIP cost?

	Annual (08/22/2019 – 08/21/2020)	Spring/Summer (01/22/2020 – 08/21/2020)	Summer (05/22/2020 – 08/21/2020)
<b>Student</b>	\$2,270	\$1,345	\$605
<b>Student &amp; Spouse</b>	\$4,538	\$2,689	\$1,210
<b>Student &amp; Child</b>	\$4,012	\$2,382	\$1,078
<b>Student &amp; Family</b>	\$9,084	\$5,362	\$2,384

## 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. However, seeking care or advice first from Student Health Services is a good idea, since they can connect you with valuable on-campus services or refer you to providers they know off-campus. For more information, visit your school's Health Services website [www.student-affairs.buffalo.edu/shs/student-health](http://www.student-affairs.buffalo.edu/shs/student-health).

## Am I still covered if I live off campus?

Yes, your plan covers you wherever you are - during semester breaks and summer vacation. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

## More information about off-campus

- Always keep your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- 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. Note: You won't be able to continue your coverage after your policy terminates.

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## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

- All full time students (12 credit hours or more for undergraduate, 9 credit hours or more for graduate) are required to have insurance while attending the University at Buffalo. To ensure compliance with this policy, students are automatically enrolled in, and billed for, the Student Medical Insurance Plan unless proof of comparable insurance coverage is documented. Documentation is provided by completing a waiver form identifying the in-force comparable coverage and submitting it by the posted deadline. If a waiver form is not submitted and approved by the deadline, the student will remain enrolled in the Student Medical Insurance Plan for the policy year.
- All other domestic students, enrolled in six or more credit hours are eligible to enroll in coverage.
- Matriculated students are also eligible to enroll in coverage with only 1 credit hour registered.

You must actively attend classes for at least the first 31 days after your policy begins.

### Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by downloading and completing an enrollment form (<https://www.buffalo.edu/studentlife/who-we-are/forms/domestic-insurance-enrollment-form.html>), click on “Domestic Student Health Insurance Enrollment Form”) and returning it to the Student Health Insurance Office (located in 1Capen, North Campus). The premium will be added to your HUB account.

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 the Student Health Insurance Office 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.

### 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?’”)

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# “How do I...?”

- 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

- If you don't complete a waiver 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.

## 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

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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-county Medicaid 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.

## 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 Petition to Add request form is the same as the enrollment form (<https://www.buffalo.edu/studentlife/who-we-are/forms/domestic-insurance-enrollment-form.html>, click on “Domestic Student Health Insurance Enrollment Form”). It must be returned to the Student Health Insurance Office (located in 1Capen, North Campus). The premium will be added to your HUB account.

## 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.

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# “How do I...?”

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.

## 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?

Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You're entering the armed forces.
2. You've submitted a written request to Gallagher Student Health & Special Risk to cancel your coverage. Contact Gallagher Student Health & Special Risk for specific instructions. Note: if your health coverage isn't comparable to the school plan, you will not be allowed to withdraw from it.

## Plan Enhancements

### 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.

## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Waivers, coverage, benefits, or verification letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/buffalo">www.gallagherstudent.com/buffalo</a> , click the 'Customer Service' link
Enrollment questions	Student Health Insurance Office	1Capen University at Buffalo Buffalo, NY 14260 Phone: (716) 645-3036 Website: <a href="https://buffalo.edu/studentlife/insurance">https://buffalo.edu/studentlife/insurance</a>
Benefits, claims, and claims payments	Blue Cross Blue Shield of Western New York	P.O. Box 80 Buffalo, NY 14240 Phone: 1-800-888-0757 Website: <a href="http://www.bcbswny.com">www.bcbswny.com</a>

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Answer Needed	Who To Contact	Contact Information
Preferred providers	Blue Cross Blue Shield of Western New York	Phone: 1-800-888-0757 Website: <a href="http://www.gallagherstudent.com/buffalo">www.gallagherstudent.com/buffalo</a> , click “Find a Doctor”
Participating pharmacies	On-Campus Pharmacy	D-17 Michael Hall University at Buffalo South Campus Phone: 1-716-829-2368
	Blue Cross Blue Shield of Western New York	Phone: 1-800-888-0757 Website: <a href="http://www.gallagherstudent.com/buffalo">www.gallagherstudent.com/buffalo</a> , click “Pharmacy Program”
Tax forms	Blue Cross Blue Shield of Western New York	P.O. Box 80 Buffalo, NY 14240 Phone: 1-800-888-0757 Website: <a href="http://www.bcbswny.com">www.bcbswny.com</a>
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Assistance programs	24/7 Nurse Advocate	Blue Cross Blue Shield of Western New York Phone: 1-800-359-5465 Website: <a href="http://www.bcbswny.com">www.bcbswny.com</a>

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