## Frequently Asked Questions
### for New School Students
#### 2019-2020 Student Health Insurance Plan

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
</table>
2. On the top right corner of the screen, click ‘Student Login’.  
3. Follow the login instructions. |
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.  
| Please note: Dependent coverage will not be available after the 2019-2020 policy year. |
| **Waive** | If you’re a Domestic student and your current insurance plan is comparable to the Student Health Insurance Plan:  
2. On the left toolbar, click ‘Student Waive’.  
3. Log in by following the instructions on the website (if you haven’t already).  
4. Review the waiver form options and click on the appropriate form for your student status. Follow the instructions to complete the form.  
5. Print or write down your reference number. |
| **Edit my form after it’s submitted** | If it is before the waiver/enrollment deadline:  
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. |
| **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](http://www.uhcsr.com/MyAccount)  
2. If you have created a UHCSR Account in the last, 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.  
5. Once logged in, you will have access to ID cards, claim information, EOBs, and other plan-related information. |
| **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. |
| **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** | 1. Go to [www.gallagherstudent.com/thenewschool](http://www.gallagherstudent.com/thenewschool).  
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** | 1. Go to [www.gallagherstudent.com/thenewschool](http://www.gallagherstudent.com/thenewschool).  
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/thenewschool](http://www.gallagherstudent.com/thenewschool) and click on ‘Find a Doctor’. |
| **Find a Participating Pharmacy** | Go to [www.gallagherstudent.com/thenewschool](http://www.gallagherstudent.com/thenewschool) and click on ‘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 90%, while services provided by an Out-of-Network Provider are generally covered at 60%.
- This plan has a $150 per Insured, per policy year deductible that applies to services received from an In-Network Provider. This plan has a $300 per Insured, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a $15 copayment for a 31-day supply of a Tier-1 drug, a $40 copayment for a 31-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 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 2019-2020 Policy Year?

- The insurance carrier will be UnitedHealthcare and the claims administrator will be UnitedHealthcare StudentResources.
- The deductible has changed to $150 per Insured, per policy year, for In-Network services and $300 per Insured, per policy year, for Out-of-Network services.
- The Out-of-Pocket maximum has changed to $3,000 per Insured, per policy year, for In-Network services, and $7,000 per Insured, per policy year, for Out-of-Network services.
- In-Network Office Visits are now covered at 100% after a $15 per visit copayment.
- In-Network Urgent Care is now covered at 100% after a $50 per visit copayment.
- Prescription drug copayments have changed to $15 for Tier 1, $40 for Tier 2, and $50 for Tier 3.

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 certificate for details.

A voluntary dental plan is available to all students for an additional cost. Please visit the Gallagher Student Health & Special Risk website (www.gallagherstudent.com/dental) for coverage options available for purchase. Students who purchase dental coverage can also enroll in vision coverage. Vision coverage is not available separate from the dental insurance.

How much does the plan cost?

<table>
<thead>
<tr>
<th>Enrollment/Waiver Deadline</th>
<th>Annual (08/20/2019-08/19/2020)</th>
<th>Spring/Summer (01/15/2020-08/19/2020)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>September 9, 2019</td>
<td>February 3, 2020</td>
</tr>
<tr>
<td></td>
<td>$2,908</td>
<td>$1,732</td>
</tr>
<tr>
<td>Spouse*</td>
<td>$2,908</td>
<td>$1,732</td>
</tr>
<tr>
<td>One Child*</td>
<td>$2,908</td>
<td>$1,732</td>
</tr>
<tr>
<td>Two or More Children*</td>
<td>$5,816</td>
<td>$3,464</td>
</tr>
<tr>
<td>Spouse and Two or More Children*</td>
<td>$8,724</td>
<td>$5,196</td>
</tr>
</tbody>
</table>

*A nominal, non-refundable 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 Student Health Services. Students should be aware that on-campus Health Services are available to them. Your school’s Health Services website is: www.newschool.edu/student-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 24-hour worldwide travel assistance services through UnitedHealthcare Global. 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. There is no option to continue coverage after the policy terminates.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

All degree (including online-only), visiting, mobility (study abroad), maintenance-of-status, Lang and Parsons consortium, ESL + Certificate program, graduate credit certificate, and graduate and undergraduate degree program non-matriculating students are automatically enrolled unless a waiver is submitted and approved. Students enrolled through Open Campus are not charged or eligible for the plan.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased.

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. Dependent coverage will not be available after the 2019-2020 policy year.

Students can add eligible dependent(s) if one of the qualifying events occur: (a) marriage, (b) birth of a child, (c) divorce, (d) if the dependent is entering the country for the first time, or (e) loss of another insurance. 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 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.
If my academic program starts in the summer, can I enroll in the University's Student Health Insurance Plan for the summer?

No. You will need to purchase a short-term health insurance plan to provide coverage during the summer. The Student Health Insurance Plan is an annual plan, which begins August 20, 2019, and ends August 19, 2020. You will be charged and enrolled in the Student Health Insurance Plan when you register for the fall 2019 semester.

What does ‘ACA Compliant’ mean?

Your Student Health Insurance Plan fully complies with the Affordable Care Act (ACA). Being ‘ACA compliant’ refers to a major medical health insurance policy that conforms to the regulations set forth in the Affordable Care Act (also known as “Obamacare”). These policies must include coverage for the ten essential benefits with no lifetime or annual benefit maximums, and must adhere to the consumer protections built into the law. You can refer to https://www.healthinsurance.org/faqs/ive-heard-that-i-need-to-have-an-aca-compliant-health-plan-but-what-does-that-mean/ for more information.

How do recent changes to the Affordable Care Act affect the Student Health Insurance Plan?

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 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, out-of-county 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.

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.

Will my waiver be audited / verified?

Yes, all submitted on campus waiver request forms will be subject to waiver verification. The intent of the waiver verification process is to assess whether or not your insurance plan will cover you when you’re at school. The verification process checks the insurance company information you entered on your form and confirms the information submitted is accurate and that your coverage is currently active. Most waivers will be verified within 24-48 hours. Once your waiver has been verified, an email notification will be sent to the email address submitted on the form informing you of the acceptance or denial of the waiver. If your waiver is denied, the email will explain the reason for the denial and provide instructions on how to revise and resubmit your form and any applicable supporting documentation.

The waiver verification process is new this year. As a result of this new verification process, it is possible the insurance you waived with previously will no longer be accepted.

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 can request to terminate coverage and receive a pro-rated refund of premium in the following situations:
1. When a student enters the armed forces.
2. When a student submits a written request to Gallagher Student Health & Special Risk to cancel coverage. Students should contact Gallagher Student Health & Special Risk to receive further information and instructions. Students who do not have coverage that is comparable to the school plan will not be allowed to terminate coverage.

Information for International Students

Why can’t I waive the Student Health Insurance Plan?

With the health and financial wellness of students in mind, The New School has established a policy that all students must have U.S.-based, ACA-compliant health insurance that provides coverage in New York City. For international students, this means you will be required to remain enrolled in the Student Health Insurance Plan if you do not have your own U.S.-based ACA-compliant health insurance coverage. Insurance plans from your home country and travel plans do not provide the necessary coverage for health care.

Research shows that students are less likely to get preventative care and more likely to avoid treatment if they do not have insurance, or if their insurance does not offer the health care they need while at university. This can make many health problems worse and negatively impact academic performance. One unexpected injury or illness can cost thousands of dollars for treatment.

What if I have a U.S.-based ACA-compliant health insurance plan that covers me in New York City?
If your health insurance plan is U.S.-based, ACA-compliant, and covers you in New York City, you can submit an online On Campus Waiver Request Form at [www.gallagherstudent.com/thenewschool](http://www.gallagherstudent.com/thenewschool) (click on “Student Waive”). The deadline to submit the On Campus Waiver Request Form for the spring 2020 semester is February 3, 2020. On Campus Waiver Request Forms submitted after this time will not be accepted.

I’m a Fulbright Scholar. Are the health benefits offered as part of my scholarship ACA-compliant?

The Accident and Sickness Program for Exchanges (ASPE) is a basic policy that is not ACA-compliant. Fulbright Scholars with the ASPE policy must submit an online Waiver Exception Request Form if they wish to waive the Student Health Insurance Plan. Go to [www.gallagherstudent.com/thenewschool](http://www.gallagherstudent.com/thenewschool) and click on “Student Waive” to access the Waiver Exception Request Form.

I’m an online International student living outside the U.S. Am I eligible for a Waiver Exception?

Yes, international students who are only enrolled in online courses, residing outside the U.S. are eligible to submit the online Waiver Exception Request Form by the February 3, 2020 deadline.

I’ve been approved for OPT. How do I enroll in the Student Health Insurance Plan?

Once you are approved for OPT and have received your Employment Authorization Document (EAD) card, you will submit an OPT Health Insurance request through iGlobal. Please remember that to continue your health insurance during OPT, you must have been enrolled in New School health insurance during your final semester of study.

**Plan Enhancements**

**What enhancements are available under this plan?**

Exclusively from UnitedHealthcare StudentResources (UHCSR), enrolled students have access to medical and behavioral telehealth services at no additional cost.

- The BetterHelp national online counseling service offers access to Psychologists (PhD / PsyD), marriage and family therapists (LMFT), Clinical Social Workers (LCSW), and Licensed Professional Counselors (LPC) via ongoing messaging, live chat, phone, video, or groupinars.
- The HealthiestYou national telehealth service offers round-the-clock access to board-certified physicians via phone and/or video chat, including immediate consultation and treatment of acute illnesses.

In addition to the enhancements from UHCSR, enrolled students have access to these additional products from Gallagher Student Health & Special Risk 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.

Gallagher Student Health newly partnered with SilverCloud, to provide an online behavioral health platform that makes it easier for students to access behavioral health care and support. The platform delivers clinically proven, evidenced-based content, programs and support within the areas of behavioral health - 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>Questions about enrollment, coverage, or ID cards</td>
<td>Gallagher Student Health &amp; Special Risk</td>
<td>500 Victory Road&lt;br&gt;Quincy, MA 02171&lt;br&gt;Website: <a href="http://www.gallagherstudent.com/thenewschool">www.gallagherstudent.com/thenewschool</a>, click the 'Customer Service' link</td>
</tr>
<tr>
<td>Questions about benefits, claims, and claims payments incurred on or after August 20, 2019</td>
<td>UnitedHealthcare StudentResources</td>
<td>P.O. Box 809025&lt;br&gt;Dallas, TX 75380-9025&lt;br&gt;Phone: 1-866-948-8472&lt;br&gt;Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a>&lt;br&gt;Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a></td>
</tr>
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<td>Questions about claims and claims payment incurred prior to August 20, 2019</td>
<td>Aetna Student Health</td>
<td>P.O. Box 981106&lt;br&gt;El Paso, TX 79998&lt;br&gt;Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a></td>
</tr>
<tr>
<td>Questions about preferred providers</td>
<td>UnitedHealthcare Choice Plus Network</td>
<td>Phone: 1-866-948-8472&lt;br&gt;Website: <a href="http://www.gallagherstudent.com/thenewschool">www.gallagherstudent.com/thenewschool</a>, click ‘Find a Doctor’</td>
</tr>
<tr>
<td>Questions about participating pharmacies</td>
<td>UnitedHealthcare Pharmacy Network</td>
<td>Phone: 1-866-948-8472&lt;br&gt;Website: <a href="http://www.gallagherstudent.com/thenewschool">www.gallagherstudent.com/thenewschool</a>, click ‘Pharmacy Program’</td>
</tr>
<tr>
<td>Questions about tax forms</td>
<td>UnitedHealthcare StudentResources</td>
<td>P.O. Box 809025&lt;br&gt;Dallas, TX 75380-9025&lt;br&gt;Phone: 1-866-948-8472&lt;br&gt;Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a></td>
</tr>
<tr>
<td>Questions about Voluntary Dental</td>
<td>Ameritas</td>
<td>Phone: 1-855-672-3232</td>
</tr>
<tr>
<td>Questions about Gallagher Student Complements</td>
<td>EyeMed (Discount Vision) and Basix (Dental Savings)</td>
<td>EyeMed&lt;br&gt;Phone: 1-866-839-3633&lt;br&gt;Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>&lt;br&gt;Basix&lt;br&gt;Phone: 1-888-274-9961&lt;br&gt;Website: <a href="http://www.basixstudent.com">www.basixstudent.com</a></td>
</tr>
<tr>
<td>Worldwide assistance services (medical evacuation and repatriation)</td>
<td>UnitedHealthcare Global</td>
<td>Toll-free within the United States: 1-800-527-0218&lt;br&gt;Collect from outside of the United States: 1-410-453-6330&lt;br&gt;Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a></td>
</tr>
<tr>
<td>Questions about assistance programs</td>
<td>Student Assistance Program</td>
<td>Phone: 1-877-862-1172</td>
</tr>
<tr>
<td>Questions about medical telehealth services</td>
<td>HealthiestYou</td>
<td>Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a></td>
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<tr>
<td>Questions about behavioral telehealth services</td>
<td>BetterHelp</td>
<td>Website: <a href="http://www.counseling4students.com">www.counseling4students.com</a></td>
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