



**University of Cincinnati  
2020-2021 Student Health  
Insurance Plan (SHIP)  
Frequently  
Asked  
Questions**

## Log in

Log in using your UC account on [www.catalyst.uc.edu](http://www.catalyst.uc.edu).

## Enroll

Eligible students will be automatically enrolled in and billed for the Student Health Insurance Plan unless they have previously waived coverage during the current academic year.

Graduate students registered for less than six credit hours are eligible to enroll for coverage provided they are registered for one graduate credit hour each semester they desire coverage (the graduate credit hour must be toward their degree and they must be matriculated into a program). They must submit an official SHI Enrollment Form for each semester they desire coverage but before the semester deadline. The enrollment form is available on the UC Student Health Insurance web site ([www.med.uc.edu/student-health-insurance](http://www.med.uc.edu/student-health-insurance)).

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/uc](http://www.gallagherstudent.com/uc).
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/enrollment deadline:

1. Go to [www.gallagherstudent.com/uc](http://www.gallagherstudent.com/uc).
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.gallagherstudent.com/uc](http://www.gallagherstudent.com/uc).
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 'Generate ID Card' under 'Coverage History'.

### 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. Tax forms can also be downloaded at [www.uhcsr.com](http://www.uhcsr.com).

### Print a Verification Letter

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

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

### Find a Participating Pharmacy

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

## Insurance Plan Benefits

### What benefits does your SHIP provide?

Your SHIP meets guidelines of 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 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.

- It has a \$500 per Insured Person, per policy year deductible for in-network medical services.
- It has a \$800 per Insured Person, per policy year deductible for out-of-network medical services.
- For prescription drugs from the UHS pharmacy, you will pay:
  - a \$15 copay for a 30-day supply of a generic drug,
  - a \$30 copay for a 30-day supply of a preferred brand name,
  - a \$60 copay for a 30-day supply of a non-preferred brand name 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).

### Need more information about your plan?

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

### What changes have been made to the Plan for the 2020-2021 Policy Year?

- No changes were made to the Plan for the 2020-2021 Policy Year.

### 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. The voluntary vision plan is not available in the following states: MA, MD, MT, NM, NY, RI, WA, PA (certain counties).

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

Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals work, check out your SHIP certificate.

## 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 UHC 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.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

- All students registered for Co-op, and/or for six or more credit hours are eligible for coverage and will be automatically charged both (if eligible for both) fall and spring semesters unless they have previously waived coverage during the current academic year.
- Undergraduate students must be registered for at least six credit hours and/or Co-op to be eligible.
- Graduate students registered for less than six credit hours are eligible to enroll for coverage provided they are registered for one graduate credit hour each semester they desire coverage (the graduate credit hour must be toward their degree and they must be matriculated into a program). They must submit an official SHI Enrollment Form for each semester they desire coverage but before the semester deadline. Graduates on dissertation must be enrolled in one credit hour per fiscal year vs semester.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. 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.med.uc.edu/student-health-insurance](http://www.med.uc.edu/student-health-insurance) to download an enrollment form.

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 Coverage Status Change Form and supporting documentation to the Student Health Insurance Office on campus within 31 days of the event. If approved, your coverage will start on the date of the qualifying event, the charge will be added to your bursar account, and is due within 7 days. 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

- If you don't complete a waiver form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- 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 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 SHIP may 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 (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. 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 (this includes most immunizations)
- Prescription drugs
- Emergency care
- Mental health and substance abuse treatment

- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

### 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 an enrollment from along with documentation of the loss of coverage. Please go to [www.med.uc.edu/student-health-insurance](http://www.med.uc.edu/student-health-insurance) for more information.

### How does the ACA affect my SHIP?

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.

### 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.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid



plan may jeopardize your visa status.

### Once I'm enrolled in the SHIP, can I cancel it? Can I get 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.

### What other types of insurance are available?

Personal property and renters Insurance is available to all students and covers you while on- or off-campus, at home, or abroad.

All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage, and water damage. For details, go to [www.gallagherstudent.com/property](http://www.gallagherstudent.com/property) to get a quote and enroll.

Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Coverage or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/uc">www.gallagherstudent.com/uc</a> , click the 'Customer Service' link
Benefits, claims, and claims payments	HealthSmart Benefit Solutions	3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-844-210-0545 Email: <a href="mailto:akronclaims@healthsmart.com">akronclaims@healthsmart.com</a> Website: <a href="http://www.healthsmart.com">www.healthsmart.com</a>
Preferred providers	UnitedHealthcare Options PPO Network	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/uc">www.gallagherstudent.com/uc</a> , click "Find a Doctor"
Participating pharmacies	UC Health Pharmacy Services	Website: <a href="http://www.uchealth.com/pharmacy">www.uchealth.com/pharmacy</a>
Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380 Phone: 1-866-948-8472 Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Worldwide assistance services	UnitedHealthcare Global	Toll-free within the United States:

<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
(medical evacuation and repatriation)		1-800-527-0218  Collect from outside of the United States: 1-410-453-6330  Email: <a href="mailto:assistance@uhcglobal.com">assistance@uhcglobal.com</a>
Assistance programs	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	HealthiestYou	Phone: 1-855-870-5858  Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>