



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

## Log in

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

## Enroll my dependents

1. Go to [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield)
2. 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.

## Waive

### **Domestic students may complete the on-line waiver form by following these steps:**

1. Have your health insurance card available.
2. Log onto my.Fairfield.edu (student Net ID and password required).
3. Enter "health insurance waiver" in the search tool.
4. Click on the "Student Health Insurance Waiver" icon.
5. Complete the form.
6. Be sure to click on the "submit" button on the bottom of the screen.

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

## Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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/fairfield](http://www.gallagherstudent.com/fairfield)
2. On the left toolbar, click “Account Home”.
3. Log in by following the instructions on the website (if you haven’t already).
4. 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/fairfield](http://www.gallagherstudent.com/fairfield)
2. Log in by following the instructions on the website (if you haven’t already).
3. 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

Please contact your school to update your address.

## Find a Doctor

1. Go to [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield) [and click on “Find a Doctor”]
2. Log in by following the instructions.

## Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield) [and click on “Pharmacy Program”]
2. Log in by following the instructions.

## 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 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 \$250 per Insured, per policy year deductible for In-Network medical services.
- It has a \$500 per Insured, per policy year deductible for Out-of-Network medical services.
- For prescription drugs from participating pharmacies, you will pay:
  - a \$5 copay for a 30-day supply of a Tier-1 drug
  - a \$40 copay for a 30-day supply of a Tier-2 drug,
  - a \$40 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).

### Need more information about your plan?

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

### 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).

## How much does the SHIP cost?

	Annual Coverage 08/15/2020-08/15/2021	Spring Coverage (01/01/2021-08/15/2021)
Domestic Undergraduate Student	\$2,464	\$1,519
Domestic Graduate Student	\$3,649	\$2,253
International Undergraduate Student	\$2,464	\$1,519
International Graduate Student	\$3,649	\$2,253

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

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from the Student Health Center. Students should be aware, however, that the Student Health Center provides services to full-time undergraduate students only. Your school's Health Services website is [www.fairfield.edu/healthcenter](http://www.fairfield.edu/healthcenter).

## 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 TravelGuard 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?

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 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 full-time Domestic Undergraduate students, Graduate and Second Degree Nursing Students are automatically enrolled in and billed for the Student Health Insurance Plan, unless proof of comparable coverage is provided.
- All International Undergraduate and International Graduate students are automatically enrolled and billed for the Student Health Insurance Plan

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.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, and 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.

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

## 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).

### 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

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment, coverage, or ID cards</i>	<b>Gallagher Student Health &amp; Special Risk</b>	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> , click the 'Customer Service' link
<i>Questions about benefits, claims, and claims payments</i>	<b>Wellfleet</b>	Wellfleet <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>  PO Box 15369, Springfield, MA 01115 Office: (800) 633-7867
<i>Questions about preferred providers</i>	<b>Cigna PPO Network</b>	Phone: 1-877-657-5030 Website: <a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	<b>Cigna Pharmacy Network</b>	Phone: 1-800-633-7867 Website: <a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> , click 'Pharmacy Program'

<p><i>Questions about tax forms</i></p>	<p><b>Wellfleet</b></p>	<p>Wellfleet  <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>            PO Box 15369, Springfield, MA 01115            Office: (800) 633-7867</p>
<p><i>Questions about Voluntary Dental</i></p>	<p><b>Ameritas</b></p>	<p>Phone: 1-855-672-3232</p>
<p><i>Questions about Gallagher Student Complements</i></p>	<p><b>EyeMed</b> (Discount Vision), <b>Basix</b> (Dental Savings), and <b>SilverCloud</b></p>	<p>EyeMed            Phone: 1-866-839-3633            Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>            Basix and CampusFit            Phone: 1-888-274-9961            Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a>            SilverCloud            Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a></p>
<p><i>Worldwide assistance services (medical evacuation and repatriation)</i></p>	<p><b>TravelGuard</b></p>	<p>Toll-free within the United States:            1-877-305-1966            Collect from outside of the United States:            1-715-295-9311</p>