



# **Los Angeles Harbor College 2020-2021 Student Health Insurance Plan (SHIP)**

## **Frequently Asked Questions**

## Log in

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

## Enroll my dependents

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

## Obtain an ID card

You can download the Sydney Health app by going to the App Store or Google Play and search for the Sydney Health app to download it today. Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists  
(through click-to-chat or by phone).

## 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/lahe](http://www.gallagherstudent.com/lahe).
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/lahc](http://www.gallagherstudent.com/lahc)
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/lahc](http://www.gallagherstudent.com/lahc) and click on “Find a Doctor”
2. Log in by following the instructions.

### Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/lahc](http://www.gallagherstudent.com/lahc) 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 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 pays for 90% 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 \$150 combined In-Network and Out-of-Network deductible per Insured, per policy year for 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 \$40 copay for a 30-day supply of a Tier-2 drug,
  - a \$60 copay for a 30-day supply of a Tier-3 drug.
  - 50% coinsurance up to \$250 for a Tier-4 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/lahe](http://www.gallagherstudent.com/lahe)

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

- The annual deductible has increased from \$50 to \$150 per person, per policy year
- The coinsurance has changed from 0% to 10%
- The per visit Emergency Room copay has increased from \$50 to \$100 and then 10% coinsurance
- The Office Visit copay has increased from \$10 to \$20 per visit

### 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?

	Fall 08/15/20- 01/31/21	Spring 02/01/21- 08/14/21	Winter 12/15/20- 01/31/21	Summer 05/15/21- 08/14/21
<b>Student</b>	\$760.50	\$760.50	\$202.00	\$368.00
<b>Spouse/Domestic Partner</b>	\$760.50	\$760.50	\$202.00	\$368.00
<b>Each Child</b>	\$760.50	\$760.50	\$202.00	\$368.00
<b>Two or More Children</b>	\$1,521.00	\$1,521.00	\$404.00	\$736.00
<b>Spouse &amp; 2 or more Children</b>	\$2,281.50	\$2,281.50	\$606.00	\$1,104.00

## 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 Geo Blue 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 international students, optional practical training students, scholars, visiting faculty or other person with a current passport or non-immigrant visa, temporarily located outside his or her Home Country as a non-resident alien and:

- a. Is engaged in educational activities of the Policyholder; and
- b. Has not obtained permanent residency status in the United States; and
- c. Is not a U.S. Citizen.

Are mandatorily enrolled in the student health insurance policy and cannot waive coverage.

You must actively attend classes for at least the first 45 days after your policy begins. 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.

### How does the ACA affect my SHIP?

Your SHIP fully complies with the 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.

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.

## 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

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/lahc">www.gallagherstudent.com/lahc</a> , click the 'Customer Service' link
Benefits, claims, claims payments and Tax Forms	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-800-888-2108 Website: <a href="http://www.anthem.com/ca">www.anthem.com/ca</a>
Preferred providers	Anthem Blue Cross PPO Prudent Buyer Network	Website: <a href="http://www.gallagherstudent.com/lahc">www.gallagherstudent.com/lahc</a> , click "Find a Doctor"
Participating pharmacies	Anthem Pharmacy Network	Website: <a href="http://www.gallagherstudent.com/lahc">www.gallagherstudent.com/lahc</a> , click "Pharmacy Program"
Voluntary Dental & Vision	Ameritas Dental	Website: <a href="http://www.gallagherstudent.com/dental">www.gallagherstudent.com/dental</a> <a href="http://www.gallagherstudent.com/vision">www.gallagherstudent.com/vision</a>
Gallagher Student Health Plan	EyeMed (Discount Vision),	EyeMed

Answer Needed	Who To Contact	Contact Information
Enhancements	Basix (Dental Savings) Silvercloud (Behavioral Health)	Phone: 1-866-839-3633 Website: <a href="http://www.enrollwiththemed.com">www.enrollwiththemed.com</a>  Basix Phone: 1-888-274-9961 Website: <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>
Worldwide assistance services (medical evacuation and repatriation)	GeoBlue	Call Collect: 1-833-511-4763