



Hobart and William Smith Colleges 2020-2021 Student Health Insurance Plan (SHIP) Frequently Asked Questions

“How do I...?”

Log in

1. Go to www.gallagherstudent.com/hws.
2. On the top right corner of the screen, click “Student Login.”
3. Follow the login instructions.

Enroll

1. Go to www.gallagherstudent.com/hws.
2. On the left toolbar, click “Student Enroll.”
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Enroll” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number.

Enroll my dependents

Dependents are not eligible to enroll in the Student Health Insurance Plan.

Edit my Form after it’s submitted

If it is before the enrollment deadline:

1. Go to www.gallagherstudent.com/hws.
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 enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

Obtain an ID card

1. Go to www.mvphealthcare.com.
2. Log in to your account or register if you’re a first time user.
3. Click the “ID Card” link & download and/or print a copy of your ID card.

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.

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Print a Verification Letter

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

1. Go to www.gallagherstudent.com/hws.
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/hws.
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/hws.
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/hws and click on “Find a Doctor.”

Find a Participating Pharmacy

Go to www.gallagherstudent.com/hws and click on “Pharmacy Program.”

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

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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 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 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/hws.

Other features of your SHIP:

- It has a \$200 per person, per policy year deductible for in-network medical services.
- It has a \$500 per person, per policy year deductible for out-of-network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$10 copay for a 30-day supply of a Tier-1 drug,
 - a \$45 copay for a 30-day supply of a Tier-2 drug,
 - a \$75 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.

What has changed since last year (2019/20):

- The plan design is continued as the same from the prior policy year.
- The insurance carrier and claims administrator is continued with MVP Health Care.
- Coverage will begin on August 1, 2020.

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. For details, refer to your SHIP brochure or certificate.

More information about your dental options

To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/dental.

The types of plans and availability of plans vary by state.

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How much does the SHIP cost?

	Annual (08/01/2020 – 07/31/2021)	Spring/Summer (01/01/2021 – 07/31/2021)
Enrollment Deadline	09/15/2020	02/28/2021
Student	\$3,196.00	\$1,864.00

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. However, seeking care or advice first from 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

https://www.hws.edu/studentlife/health_center.aspx.

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 On Call International 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. Note: you won't be able to continue your coverage

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after your policy terminates.

Eligibility and Enrollment

Am I eligible for student health insurance?

All full-time students enrolled in 3 units or more are eligible to opt-in to the SHIP. Students will not be automatically enrolled.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement. Students who go on leave during the first 31 days will have their coverage retroactively terminated.

Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

If I have other insurance, but then lose coverage, can I enroll in SHIP?

There is no option to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

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.

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.

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.

Plan Enhancements

How to enhance your Student Health Insurance Plan (SHIP)

You can enhance your SHIP by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

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- 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. Select your school's page and then click on the “Discounts and Wellness” link.

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.

Please visit 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.

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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: www.gallagherstudent.com/hws , click the 'Customer Service' link
Benefits, claims, and claims payments incurred on or after July 1, 2020	MVP Health Care	P.O. Box 2207 Schenectady, NY 12301 Phone: 1-888-687-6277 Email: submitclaims@mvphealthcare.com Website: www.mvphealthcare.com
Claims and claims payment incurred prior to July 1, 2019	MVP Health Care	P.O. Box 2207 Schenectady, NY 12301 Phone: 1-888-687-6277 Email: submitclaims@mvphealthcare.com Website: www.mvphealthcare.com
Preferred providers	MVP (in New York) Cigna (Nationally)	Website: www.gallagherstudent.com/hws , click "Find a Doctor"
Participating pharmacies	CVS Caremark	Phone: 1-877-542-3543 Website: www.gallagherstudent.com/hws , click "Pharmacy Program"
Tax forms	MVP Health Care	P.O. Box 2207 Schenectady, NY 12301 Phone: 1-888-687-6277 Website: www.mvphealthcare.com
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings), and Campus Fit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix and Campus Fit Phone: 1-888-274-9961 Websites: www.basixstudent.com and http://campusfit.basixwellness.com
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 833-819-2936 Collect from outside of the United States: 603-952-2677 Email: mail@oncallinternational.com
Telehealth services	myVisitNow	Website: www.myvisitnow.com

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