



# **Brown University 2020-2021 Student Health Insurance Plan (SHIP)**

# **Frequently Asked Questions**

## Log in

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

## Waive

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

## Enroll my Dependents

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

## Edit my Waiver Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown).
2. Log in (if you haven't already) by following the instructions on the website.
3. 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.

## Rescind my Waiver Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown).
2. Log in (if you haven't already) by following the instructions on the website.

3. Click "View My Submitted Forms".
4. Select the form you want to rescind.
5. Scroll all the way to the bottom of the form
6. Click "Rescind."

After the waiver/enrollment deadline, forms cannot be rescinded. 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. Log in or "Create Account".
3. Complete the registration form using your name, date of birth, and student ID number.
4. Once logged in, you will have access to ID cards, claim information, EOBs and other plan-related information.

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

## Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/Brown](http://www.gallagherstudent.com/Brown) 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 100% 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 \$300 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 \$15 copay for a 31-day supply of a Tier 1 drug
  - a \$30 copay for a 31-day supply of a Tier 2 drug,
  - a \$50 copay for a 31-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/Brown](http://www.gallagherstudent.com/Brown)

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

- Please refer to the 2019-2020 Plan Brochure and Certificate of Insurance.
- 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?

	Early Arrival 7/15/2020- 8/14/2021	Annual Period 8/15/2020- 8/14/2021	Spring Period 1/01/2021- 8/14/2021	Summer Period 6/01/2021- 8/14/2021
Enrollment/Waiver Deadline	September 01, 2020	September 01, 2020	December 15, 2020	June 01, 2021
Early Arrival Student**	\$4,303			
Student only**		\$4,077	\$2,523	\$838
One Dependent*	See Annual Dependent Rates	\$4,047	\$2,505	\$831
Two or More Dependents*		\$8,094	\$5,010	\$1,662

\*A nominal, non-refundable processing fee applies

\*\*The above rates include an administrative fee

## 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.brown.edu/campus-life/health/services/>.

## 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

UnitedHealthcare 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?

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. A continuation plan might be available. Please go to the 'Forms and Applications' section of our website for more information.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All registered full-time or part-time students enrolled in a degree granting program, are automatically enrolled in the Student Health Insurance Plan described in the brochure. Participation in this Student Health Insurance Plan is required by vote of the Corporation of the University.

Special students registered for courses who are not automatically enrolled in the Student Health Insurance Plan may be eligible for coverage. Contact the Insurance Office prior to the start of the 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.

### 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, 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.

### 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 ACA? (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 are 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. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. 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>

### **If I waive, but then lose coverage, can I enroll in SHIP?**

If you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school's page at [www.gallagerstudent.com](http://www.gallagerstudent.com). Make sure you read the form carefully as it contains very specific information on the Petition to Add process. Qualifying events include:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

If your enrollment in SHIP is on a voluntary basis, 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 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.

Are you an international student? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status.

Enrolling mid-year in a state marketplace plan will not allow you to cancel your SHIP.

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

In some cases, you can cancel your SHIP and receive a refund. For example, change in employment status or gain new coverage due to recent marriage.

Once you're enrolled in SHIP, you will remain enrolled for that coverage period. If you're enrolled in annual coverage and will be graduating at the end of the fall semester, you may request to cancel spring coverage.

## **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
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/Brown">www.gallagherstudent.com/Brown</a> , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	UnitedHealthcare StudentResources	For Students: UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>  For Medical Providers: Phone: 1-888-224-4875; Press 1
In-Network providers	UnitedHealthcare Choice Plus PPO	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/Brown">www.gallagherstudent.com/Brown</a> , click 'Find a Doctor'
In-Network pharmacies	OptumRx	Phone: 1-800-248-1062 Website: <a href="http://www.gallagherstudent.com/Brown">www.gallagherstudent.com/Brown</a> , click 'Pharmacy Program'
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwiththeyemed.com">www.enrollwiththeyemed.com</a>  Basix Phone: 1-888-274-9961 Website: <a href="http://www.basixstudent.com">www.basixstudent.com</a>
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218  Collect from outside of the United States: 1-410-453-6330  Email: <a href="mailto:assistance@UHGlobal.com">assistance@UHGlobal.com</a>
Assistance programs	Student Assistance Program	Phone: 1-877-862-1172
On-Campus Insurance Office	Brown University Insurance Office	Insurance & Purchasing Services 350 Eddy Street, 4 <sup>th</sup> Floor Providence, RI 02903 Phone: 1-401-863-1703 Email: <a href="mailto:Insuranceoffice@Brown.edu">Insuranceoffice@Brown.edu</a>

Answer Needed	Who To Contact	Contact Information
<i>On-Campus Health Services</i>	Brown University <i>Health Services</i>	Health Services Brown University Box 1928, Andrews House 13 Brown Street, Providence RI 02912 Phone: 1-401-863-3953 Website: <a href="https://www.brown.edu/campus-life/health/services/">https://www.brown.edu/campus-life/health/services/</a>
<i>On-Campus Counseling &amp; Psychological Services</i>	Brown University <i>Counseling and Psychological Services (CAPS)</i>	Counseling and Psychological Services Brown University Box 1960, J Walter Wilson Room 512 69 Brown Street, Providence RI 02912 Phone: 1-401-863-3476 Website: <a href="https://www.brown.edu/campus-life/support/counseling-and-psychological-services/">https://www.brown.edu/campus-life/support/counseling-and-psychological-services/</a>