



Hofstra University- International Students 2020-2021 Student Health Insurance Plan (SHIP) Frequently Asked Questions

Log in

1. Go to www.gallagherstudent.com/Hofstra
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/Hofstra
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.

Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.aetnastudenthealth.com.
2. Click "Your Member Website" at the top of the page.
3. Click the "Register or Login" button to proceed.
4. If you have created an Aetna account in the past, log in.
5. If you have not created an Aetna account, click "Register" and complete the registration process.
6. NOTE: You will need your Aetna ID number to proceed. Newly-enrolled students can find this in the welcome email that you receive from Aetna when your enrollment has been processed.
7. 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/Hofstra.
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/Hofstra .
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/Hofstra [and click on “Find a Doctor”]
2. Log in by following the instructions.

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/Hofstra [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 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 \$750 per Insured, per policy year deductible for Out-of-Network medical
- For prescription drugs from participating pharmacies, you will pay:
 - a \$15 copay for a 30-day supply of a generic drug
 - a \$40 copay for a 30-day supply of a preferred brand name drug,
 - a \$40 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.

Need more information about your plan?

Go to www.gallagherstudent.com/Hofstra

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

- The insurance Carrier has changed from Wellfleet Insurance to Aetna Student Health
- The pharmacy vendor changed from Wellfleet RX to Aetna Pharmacy Network
- The PPO Network changed from the Cigna Network to the Aetna PPO Network
- The Worldwide Travel Assistance is now through OnCall International

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.

How much does the SHIP cost?

Annual 08/01/20-07/31/2021	
Student	\$2,214
Spouse	\$2,214
Each Child	\$2,214
Two or More Children	\$4,428
Spouse and Two or More Children	\$6,642

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.hofstra.edu/studentaffairs/studentservices/welctr/index.html>.

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 OnCall 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?

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 are automatically enrolled in and billed for the Hofstra University Student Injury and Sickness Plan.

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.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to 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.

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. If your request is approved, your coverage will terminate at the end of the month for which we received the request. Note: if your health coverage isn't comparable to the school plan, you will not be allowed to withdraw from it.

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.

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 to get a quote and enroll.

Please visit 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: www.gallagherstudent.com/Hofstra , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms incurred on or after August 1, 2020	Aetna Student Health	Phone: 1-866-746-6590 Click the "Aetna Member Website" link to login Website: www.aetnastudenthealth.com
Claims, claims payment, and Tax forms incurred prior to August 1, 2020	Wellfleet Insurance Company	2077 Roosevelt Avenue Springfield, MA 01104 Phone: 1-877-657-5030 Email: customerservice@consolidatedhealthplan.com Website: www.wellfleetinsurance.com
In-Network providers	Aetna PPO Network	Website: www.gallagherstudent.com/Hofstra Click on 'Find a Doctor'
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-888-792-3862 Website: www.gallagherstudent.com/Hofstra click on 'Pharmacy Program'
Telehealth services	Teledoc	Phone: 1-800-835-2362 Website: www.teledoc.com
Voluntary Dental *Additional Enrollment Fee applies	Ameitas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/

Answer Needed	Who To Contact	Contact Information
<p>Worldwide assistance services (medical evacuation and repatriation)</p>	<p>OnCall International</p>	<p>Toll-free within the United States: 1-800-850-4556</p> <p>Collect from outside of the United States: 1-603-328-1713</p> <p>Website: www.oncallinternational.com</p>