



Hobart & 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

International students are automatically enrolled in and billed for the SHIP

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. 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. 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/hws and click on “Find a Doctor”
2. Log in by following the instructions.

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Please refer to “My Benefits and Plan Information” on the plan website for full details.

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/hws and click on "Pharmacy Program"
2. Log in by following the instructions.

Insurance Plan Benefits

What benefits does your SHIP provide?

Your SHIP 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 up to \$10,000 per 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 \$100 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 \$15 copay for a 30-day supply of a [generic/Tier-1 drug]
 - a \$25% of the retail cost for a 30-day supply of a brand name drug,
 - a 40% of the retail cost for a 30-day supply of a specialty 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/hws

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

- No plan design changes were made to the Plan for the 2020-2021 Policy Year.

Does your plan include dental and/or vision benefits?

The plan includes coverage for emergency dental treatment of sound natural teeth. The plan includes medically necessary care for eye conditions. It does not include preventative dental or preventative vision exams.

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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 or 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 (8/1/2020-7/31/2021)	Fall (8/1/2020-12/31/2020)	Spring/Summer (1/1/2021-7/31/2021)
Student 24 & Under	\$1,752.00	\$730.00	\$1,022.00
Students 25-30	\$2,256.00	\$940.00	\$1,316.00
Students 31-40	\$4,596.00	\$1,915.00	\$2,681.00
Students 41+	\$8,808.00	\$3,760.00	\$5,138.00

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 are traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, You will be covered based on the schedule of benefits description in the policy.

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 the carrier 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.

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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. Note: you won't be able to continue your coverage after your policy terminates.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

All international students are automatically enrolled in and billed for SHIP.

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?

The SHIP does not provide dependent 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.

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.

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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, 2019	HealthSmart	3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-877-349-9017 Email: akronclaims@healthsmart.com
Claims and claims payment incurred prior to July 1, 2019	HealthSmart	3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-877-349-9017 Email: akronclaims@healthsmart.com
Preferred providers	MagnaCare PPO	Website: www.gallagherstudent.com/hws , click "Find a Doctor"
Participating pharmacies	Express Scripts	Phone: 1-877-542-3543 Website: www.gallagherstudent.com/hws , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings),	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix 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
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

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