



Brooklyn Law School  
ESTABLISHED 1901



# Brooklyn Law School 2020-2021 Student Health Insurance Plan (SHIP) Frequently Asked Questions

# “How do I...?”

## Log in

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

## Enroll

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
2. Click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number.

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
2. Click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Click the “I want to Enroll/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.

## Edit my Form after it’s submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
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 Form after it’s submitted

If it is before the waiver/enrollment deadline:

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

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# “How do I...?”

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After the wavier/enrollment deadline, forms cannot be rescinded.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 <https://www.aetnastudenthealth.com/en/school/474962/index.html>.
2. Click the “Register or Login” button to proceed.
3. If you have created an Aetna account in the past, log in.
4. If you have not created an Aetna account, click “Register” and complete the registration process.
5. 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. Returning students can use their Aetna ID number from their prior year's ID card.
6. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.
7. You could also download the Aetna Health App in the Apple Store [Here](#).
8. You could also download the Aetna Health App in the Google Play Store [Here](#).

## 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/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
2. On the left toolbar, click “Account Home”.
3. Log in (if you haven't already) by following the instructions on the website.
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

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# “How do I...?”

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
2. Log in (if you haven't already) by following the instructions on the website.
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/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw) and click on “Find a Doctor”
2. Log in by following the instructions.

## Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw) 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 75% 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 \$500 per Insured, per policy year deductible for In-Network medical services.
- It has a \$1,000 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 \$45 copay for a 30-day supply of a preferred brand name/Tier-2 drug,

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# “How do I...?”

- a \$75 copay for a 30-day supply of a non-preferred brand name/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 at [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).

## Need more information about your plan?

Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw) and click My Benefits and Plan Information.

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

- The deductible changed from \$500 In and Out-of-network combined to separated \$500 In-network / \$1,000 Out-of-network.
- The Out of Pocket Maximum changed from \$7,900 In and Out-of-network combined to separated \$8,150 In-network / \$16,300 Out-of-network.
- The Coinsurance reduced from 80% In-network / 60% Out-of-network to 75% In-network / 55% Out-of-network.
- The Emergency Room Copay increased from \$200 to \$300.
- The Pharmacy Formulary changed from the Value Plus Pharmacy Formulary to the CVS Advance Control Formulary.

## 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 and vision options

To enroll in a voluntary dental plan (additional cost), go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw). The types of plans and availability of plans vary by state.

## How much does the SHIP cost?

	Annual 08/10/2020-08/09/2021	Spring 01/06/2021-08/09/2021	Summer 05/10/2021-08/09/2021
Student	\$5,954.00	\$3,524.00	1,501.00

## 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

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# “How do I...?”

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?

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.

**There will be a one-time continuation plan option for Brooklyn Law School.**

Based on state of New York updated underwriting, the cost for the 3-month coverage period is \$1,468.00

The deadline for submitting your enrollment has been updated to 8/24/2020. For applications received prior to the deadline, your coverage will be retroactive to the beginning of the coverage period, 8/10/2020.

If you have previously submitted an enrollment form, you will be hearing directly from Aetna regarding the timing of your partial refund.”

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All Brooklyn Laws School students and Exchange students are automatically enrolled in the Student Health Insurance Plan and will remain enrolled, unless proof of comparable coverage is provided prior to the waiver deadline. International students who would typically be attending classes in-person, but who will be studying remotely for the Fall 2020 semester due to the availability of educational visas, are not subject to the insurance requirement. Upon entry into to the United States, students will then be subject to the insurance requirement and enrolled in the SHIP.

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# “How do I...?”

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. Home-study, correspondence, and online courses do not fulfill this requirement.

## Can I enroll my eligible dependents?

The SHIP does not provide dependent coverage.

## 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

Are you an international student? If so, you won't be able to waive coverage.

If you don't complete a waiver form by the published deadline, you will be 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.
- You should submit an online form, whether enrolling or waiving.

## 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

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# “How do I...?”

- 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 an Online Petition to Add request. The form can be found at [www.gallagerstudent.com/BrooklynLaw](http://www.gallagerstudent.com/BrooklynLaw). 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

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# “How do I...?”

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.

## 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. 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/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).

## What other types of insurance are available?

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# “How do I...?”

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	<b>Gallagher Student Health &amp; Special Risk</b>	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/Brooklynlaw">www.gallagherstudent.com/Brooklynlaw</a> , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	<b>Aetna Student Health</b>	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6586 Website: <a href="https://www.aetnastudenthealth.com/en/school/474962/index.html">https://www.aetnastudenthealth.com/en/school/474962/index.html</a>
In-Network providers	<b>Aetna Preferred Provider Network</b>	Phone: 1-866-746-6586 Website: <a href="http://www.gallagherstudent.com/Brooklynlaw">www.gallagherstudent.com/Brooklynlaw</a> , click on 'Find a Doctor'
In-Network pharmacies	<b>Aetna Pharmacy Management - Advanced Control Pharmacy Formulary</b>	Phone: 1-800-238-6279 Website: <a href="http://www.gallagherstudent.com/Brooklynlaw">www.gallagherstudent.com/Brooklynlaw</a> , click on 'Pharmacy Program'
Voluntary Dental	<b>Ameritas Dental</b>	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	<b>EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)</b>	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>  Silvercloud Website: <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>

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## “How do I...?”

Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	<b>On Call International</b>	Toll-free within the United States: 1-800-850-4556  Collect from outside the United States: 1-603-898-9159 Website: <a href="http://www.oncallinternational.com">www.oncallinternational.com</a>
Assistance programs	<b>24/7 Nurseline</b>	Phone: 1-800-556-1555
Telehealth services	<b>Teladoc</b>	Phone: 1-855-835-2362 Website: <a href="https://member.teladoc.com/aetna">https://member.teladoc.com/aetna</a>

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