



**Southern New Hampshire
University
2020-2021 Student Health
Insurance Plan (SHIP)
Frequently
Asked
Questions**



Student Health &
Special Risk

“How do I...?”

Create Your Account

- Go to www.gallagherstudent.com/snhu
- Click on the 'Create My Account' link on the homepage.

Waive

All SNHU students are required to have health insurance. If you do not have coverage, you will be automatically enrolled in a plan through the university, and will be billed annually for this charge. If you have private health insurance, you must complete a Health Insurance Waiver form before August, 1 2019. This form can be obtained online through the my.SNHU student portal, on the left tool bar, under the “Financial” section. For questions call: 603.645.9640 or email: sfscampus@snhu.edu

Obtain an ID card

You can download the Sydney Health app by going to the App Store or Google Play and search for the Sydney Health app to download it today. Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists

(through click-to-chat or by phone).

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.

Find a Doctor

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

Find a Participating Pharmacy

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

Insurance Plan Benefits

What benefits does your SHIP provide?

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.

“How do I...?”

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 generally 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 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 regardless of provider network.

Need more information about your plan?

Go to www.gallagherstudent.com/snhu

Other features of your SHIP:

- It has a \$150 per policy deductible for medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$20 copay for a 30-day supply of a Tier-1 drug
 - a \$30 copay for a 30-day supply of a Tier-2 drug,
 - a \$60 copay for a 30-day supply of a Tier-3 drug
 - a \$60 copay for Specialty Drugs.

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.

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“How do I...?”

How much does the SHIP cost?

| | |
|---|---------|
| Student Only Annual Coverage 9/1/20-8/31/21 | \$1,478 |
| Student Only Fall Coverage 9/1/20-12/31/20 | \$494 |
| Student Only Spring/Summer Coverage 1/1/21-8/31/21 | \$984 |
| Student Only Summer Coverage 5/1/21-8/31/21 | \$498 |
| ESL Coverage Periods | |
| Student Only ESL 1 9/1/20-10/25/20 | \$221 |
| Student Only ESL 2 10/26/20-12/31/20 | \$270 |
| Student Only ESL 3 1/1/21-3/7/21 | \$266 |
| Student Only ESL 4 3/8/21-5/1/21 | \$221 |
| Student Only ESL 5 5/2/21-7/5/21 | \$262 |
| Student Only ESL 6 7/6/21-8/31/21 | \$229 |

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 GeoBlue 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.

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“How do I...?”

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 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 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.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?

New or Continuing traditional full-time undergraduate students who are enrolled in 12 or more credits or School of Education Graduate students will be enrolled in the insurance unless you show you have comparable coverage. 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?

No. The SHIP **does not** provide dependent coverage.

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

Yes, 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 www.gallagerstudent.com/snhu. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

Important Contact Information

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“How do I...?”

| Answer Needed | Who To Contact | Contact Information |
|---|---|--|
| Create my account & access my ID card | Gallagher Student Health & Special Risk | 500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/snhu , click the 'Create My Account' |
| Benefits, claims, claims payments and Tax Forms | Anthem BCBS | Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752 |
| Preferred providers | Anthem BCBS | Phone: (844) 412-0752 Website: www.gallagherstudent.com/snhu click "Find a Doctor" |
| Participating pharmacies | Anthem BCBS | Phone: (844) 412-0752 Website: www.gallagherstudent.com/snhu click "Pharmacy Program" |
| Gallagher Student Health Plan Enhancements | EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud | EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com SilverCloud Website: www.gsh.silvercloudhealth.com |
| Worldwide assistance services (medical evacuation and repatriation) | GeoBlue | Phone: (833) 511-4763 |
| Assistance programs | 24/7 Nurseline or Collegiate Assistance Program | Phone number: (844) 545-1429 |
| Telehealth services | LiveHealth Online | Website: livehealthonline.com |

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