



**THE
NEW
SCHOOL**



**The New School
2020-2021 Student Health
Insurance Plan (SHIP)**

**Frequently
Asked
Questions**

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Please note: If you are the parent/guardian of a student you should follow the path below to access The New School's landing page. You will need the student's log-on credentials to access the student's account. Once you've successfully logged in please follow the steps outlined after the first two steps outlined for each question.

1. Go to www.gallagherstudent.com
2. Enter The New School in the search bar
3. Enter the student's log on credentials to proceed

How do I....?

Log in

1. Go to www.gallagherstudent.com/TheNewSchool
2. Follow the login instructions.

Enroll

1. Go to www.gallagherstudent.com/TheNewSchool
2. Log in using your New School log-in credentials.
3. Click "click here to ENROLL for the Student Health Insurance".
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.

Enroll as OPT student

1. Go to www.gallagherstudent.com/TheNewSchool
2. Log in using your New School log-in credentials.
3. Click "OPT Student Enroll".
4. Follow the instructions to complete the form and submit payment.
5. Save a copy of your reference number.

Enroll my dependents

1. Go to www.gallagherstudent.com/TheNewSchool
2. Log in using your New School log-in credentials.
3. Click "Dependent Enroll".
4. Follow the instructions to complete the form and submit payment.
5. Save a copy of your reference number.

Waiving as a Domestic student

If your current insurance plan is active and will be throughout the 2020-2021 policy year:

1. Go to www.gallagherstudent.com/TheNewSchool
2. Log in using your New School log-in credentials.
3. Click “Click here to WAIVE – I am a Domestic Student”.
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.

Waiving as an International Student studying in or out of the United States

If your current insurance plan is active and will be throughout the 2020-2021 policy year:

1. Go to www.gallagherstudent.com/TheNewSchool
2. Log in using your New School log-in credentials.
3. Click “Click here to WAIVE – “I am an International Student studying in or out of the United States”
4. Click the “I want to Enroll/Waive” button.
5. Follow the instructions to complete the form. (If studying outside of the US select “Non US State” from the drop down box for personal address and address of insurance company)
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/TheNewSchool
2. Log in using your New School log-in credentials.
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/TheNewSchool
2. Log in using your school log-in credentials..

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 to view on-line within 5-7 business days after your eligibility is confirmed. Physical ID cards are not issued to students. If you need to seek care prior to your ID card being available online, please contact Gallagher Student Health and an urgent update can be processed on your behalf.

1. Go to 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, Explanation of Benefits (EOB's), 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/TheNewSchool
2. Log in using your New School log-in credentials.
3. On the left toolbar, click "Account Home".
4. 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/TheNewSchool
2. Log in using your New School log-in credentials.
3. 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/TheNewSchool
2. Log in by following the instructions
3. Click on "Find a Doctor"

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/TheNewSchool
2. Log in by following the instructions
3. Click on "Pharmacy Program"

Insurance Plan Benefits

What benefits does your Student Health Insurance Plan (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 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 85% 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 \$150 per Insured, per policy year deductible for In-Network medical services.
- It has a \$300 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 31-day supply of a Tier-1 drug,
 - a \$40 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 prior approval by visiting your school's page at www.gallagherstudent.com/TheNewSchool

Need more information about your plan?

Go to www.gallagherstudent.com/TheNewSchool

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

- In-Network Coinsurance changed from 10% to 15%.

- Out-of-Pocket Maximum changed from \$3,000 to \$4,500 per policy year.
- Out-of-Network Office Visit changed from 40% coinsurance to \$15 per visit, subject to the Deductible and 40% Co-insurance: Office visits include chiropractic care, habilitation (PT,OT, Speech Therapy) Acupuncture, Primary Care, and Specialist Visits. \$15 per visit copay does not apply to mental health visits.

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 Student Health Insurance Plan (SHIP) brochure or certificate.

More information about your dental and vision option

To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/dental. 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). Vision is not available in NY.**

How much does the SHIP cost?

	Annual (08/20/2020-08/19/2021)	Fall (08/20/2020-01/14/2021)	Spring/Summer (01/15/2021-08/19/2021)
Enrollment/Waiver Deadline	September 14, 2020	September 14, 2020	February 1, 2021
Student	\$2,983	\$1,215	\$1,768
Spouse/Domestic Partner	\$2,983	\$1,215	\$1,768
One Child	\$2,983	\$1,215	\$1,768
2 or more Children	\$5,966	\$2,430	\$3,536
Spouse & 2 or more Children	\$8,949	\$3,645	\$5,304

Do I need a referral from my school's Health Services to see an off-campus health provider?

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from Student Health Services. Your school's Health Services website is: www.newschool.edu/student-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, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains, and 24-hour worldwide travel assistance services through UnitedHealthcare Global. All services must be arranged for in advance and provided by UnitedHealthcare Global. Any services not arranged by UnitedHealthcare Global will not be considered for payment.

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 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 is available for eligible students. 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 degree (including online-only), visiting, mobility (study abroad), maintenance-of-status, Lang and Parsons consortium, ESL + Certificate program, graduate credit certificate, and graduate and undergraduate degree program non-matriculating students may opt in to the Student Health Insurance Plan. If you do not opt in or waive by the waiver deadline, September 14, 2020, you will be default enrolled and charged for the Plan.

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.

Students enrolled through Open Campus are not charged or eligible for the plan.

If I waive coverage for Fall 2020 can I enroll for Spring 2021?

If your primary place of study changes (*return to NY campus, relocate within US to take classes, begin taking classes in United States rather than abroad*) during the 2020-2021 school year as a result of the pandemic you will be able to enroll for the spring semester because that would be considered a qualifying event. Students should complete an enrollment form to enroll in the plan.

Am I eligible to continue coverage if I have recently graduated or my coverage through the COVID extension coverage has ended?

Any student who graduated in December, is no longer eligible for the student insurance plan at the end of the fall semester or was enrolled in the special COVID extension coverage offered through UHCSR can join the

TNS Student Health plan. Students are eligible for 90 days of additional coverage. Students would enroll in the continuation plan by completing a petition to add form on the www.gallagherstudent.com/TheNewSchool. Payment is due at the time of enrollment.

I've been approved for OPT. How do I enroll in the Student Health Insurance Plan?

Once you are approved for OPT and have received your Employment Authorization Document (EAD) card, you will submit an OPT Health Insurance request through iGlobal. Please remember that to continue your health insurance during OPT, you must have been enrolled in New School health insurance during your final semester of study.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com/TheNewSchool 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 (this is true for the continuation plan as well). 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:

- Your primary place of study changes during the 2020-2021 school year (*return to NY campus, relocate within US to take classes, begin taking classes in United States rather than abroad*)
- 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 is The New School's Student Health Insurance Waiver Policy?

Given that students will be studying remotely due to COVID-19, the waiver process has been amended for the 2020-2021 academic year. Domestic students who waive Student Health Insurance Plan (SHIP) must be covered by an active insurance plan for the duration of the 2020-2021 policy year. It is recommended that students be covered by a plan that provides coverage in the location where they will be studying. International Students studying inside/outside the United States will need to attest to having active health insurance

coverage for the duration of the 2020-21 policy year.

What should I know before waiving coverage?

Before waiving coverage, review your current policy and then consider these questions:

- Will your current plan cover medical care beyond emergency services, i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, surgery, maternity services, preventive services, mental health and hospitalization?
- Specifically, does your plan cover you for these services wherever you will be studying – on or off-campus, out-of-state or out-of-the-country.
- 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

- **Domestic Students** -In order to waive the Student Health Insurance Plan, your health insurance coverage must be active. You need to have access to health care providers and routine services wherever you are studying. Specifically, your plan should cover you for both emergency and routine care in the region you currently reside, including prescriptions, physician visits, mental health, surgery, diagnostic testing, maternity services, preventive services, and hospitalization. **Please note that if you are waiving with a Medicaid plan or Christian HealthCare Ministries plan, our waiver system may not be able to confirm that your coverage is active. We recommend uploading a coverage verification letter after submitting your waiver. Once uploaded, your waiver submission will be manually reviewed.**
- **International Students studying in or out of the United States** - In order to waive, you must attest that your health insurance is active and covers you where you are studying. It is recommended that your plan provide coverage for both emergency and routine care in the region or country you currently reside, including prescriptions, physician visits, mental health, surgery, diagnostic testing, maternity services, preventive services, and hospitalization.
 - All J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to have medical insurance for the entire period of their stay in the U.S. Plans must have the minimum coverage listed below:
 - \$100,000 per accident or illness
 - A deductible of no more than \$500 per illness and a co-pay not to exceed 25%
 - Medical evacuation in the amount of \$50,000. Evacuation refers to transporting an injured person for medical treatment.
 - Repatriation coverage for up to \$25,000. Repatriation refers to transporting a body to the country of citizenship after death.
- If you don't complete an enroll or waiver form by September 14, 2020 you will be automatically

enrolled after the waiver deadline with coverage effective August 20, 2020 and billed the Student Health Insurance premium. **The deadline for waiving Spring Coverage is February 1, 2021.**

- 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.

Will you audit or verify my waiver request?

We may audit or verify your request. This is to make sure your insurance plan will cover you during the academic year.

More information about our waiver review process for Domestic Students:

- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.
- We verify most waiver requests within two business days.
- Once we verify your coverage, we'll let you know whether we approved your waiver via an email to the address you provided on your form. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

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.gallagherstudent.com/TheNewSchool. 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
- Changing place of study during the 2020-2021 policy year as a result of the pandemic

If you missed the enrollment deadline you will need to wait until the next open enrollment period.

How does the ACA affect my SHIP?

The SHIP plan 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 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.

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.

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.
- 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 plan enhancements, visit www.gallagherstudent.com/TheNewSchool

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/TheNewSchool to get a quote and enroll.

Please visit www.gallagherstudent.com/TheNewSchool for complete details about additional insurance products and how to enroll.

Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment/waiver support, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/thenewschool click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms incurred on or after August 20, 2020	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Claims, claims payment, and Tax forms incurred prior to August 20, 2020	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
In-Network providers	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/thenewschool , click 'Find a Doctor'
In-Network pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/thenewschool , click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232 www.gallagherstudent.com/thenewschool
Gallagher Student Health Plan Enhancements <i>If applicable</i>	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/
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: assistance@UHCGlobal.com
Assistance programs	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	HealthiestYou (Medical & Behavioral)	Website: www.telehealth4students.com