



**Louisiana State University –
Baton Rouge (Domestic)
2020-2021 Student Health
Insurance Plan (SHIP)**

**Frequently
Asked
Questions**

Log in

1. Go to www.gallagherstudent.com/l-su-batonrouge.
2. On the top right corner of the screen, click "Student Login".
3. Follow the login instructions.

Enroll

1. Go to www.gallagherstudent.com/l-su-batonrouge.
2. Click "Domestic Student 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.

Enroll my dependents

1. Go to www.gallagherstudent.com/l-su-batonrouge.
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.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, 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/l-su-batonrouge.
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/l-su-batonrouge.
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/l-su-batonrouge and click on "Find a Doctor"

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/l-su-batonrouge 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 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 \$500 per policy deductible for in-network medical services.
- It has a \$1,000 per policy 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 Tier-1 drug
 - a \$50 copay for a 30-day supply of a Tier-2 drug,
 - a \$75 copay for a 30-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 preapproval by visiting your school's page at www.gallagherstudent.com.

Need more information about your plan?

Go to www.gallagherstudent.com/l-su-batonrouge.

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

- There were no changes were to medical benefits for the 2020-2021 Policy Year.
- There were two pharmacy management programs implemented: Step Therapy and Prior Authorization
 - These programs are only applicable to specific prescriptions filled at a retail pharmacy (they do not apply to the on-campus pharmacy).
 - Your doctor may be required to obtain permission before being able to prescribe a specific drug (Prior Authorization) or you may be required to try an alternative drug before being prescribed a drug, even if it's one you're currently taking (Step Therapy). If you are a current member and are taking or have taken a prescription that falls under one of these programs, you will be notified directly.

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.

More information about your dental and vision options

A voluntary dental plan is available through Humana. Students can enroll in this voluntary dental plan by visiting www.gallagherstudent.com/l-su-batonrouge and clicking on the "Dental/Vision Enroll" link.

How much does the SHIP cost?

	Annual 08/14/2020- 08/13/2021	Fall 08/14/2020- 01/05/2021	Spring/Summer 01/06/2021- 08/13/2021	Summer 06/01/2021- 08/13/2021
Enrollment Deadline	September 11, 2020	September 11, 2020	January 31, 2021	May 28, 2021
Student	\$2,728	\$1,086	\$1,642	\$615
Spouse *	\$2,728	\$1,086	\$1,642	\$615
One Child*	\$2,728	\$1,086	\$1,642	\$615

Two or More Children*	\$5,456	\$2,172	\$3,284	\$1,230
Spouse + Two or More Children*	\$8,184	\$3,258	\$4,926	\$1,845

*A nominal, non-refundable processing fee applies.

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

Yes, a referral is required before seeking care or treatment from an off-campus provider. Without a referral, services you receive off-campus could be denied. Please refer to the plan brochure for details about the referral requirement and any exceptions to this requirement.

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 UnitedHealthcare Global 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 Domestic undergraduate and graduate students registered for resident study and taking classes at LSU

Baton Rouge are eligible to enroll in this insurance plan on a voluntary basis. Covered students may enroll their eligible Dependents on a voluntary basis.

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.

Can I enroll if I experience a qualifying event?

No, this is a voluntary program so you must enroll in coverage before the enrollment deadlines listed in the rate table. A Petition to Add Form cannot be submitted for domestic students.

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/lsu-batonrouge , click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms incurred	UnitedHealthcare StudentResources	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	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Find a Doctor'
In-Network pharmacies	UnitedHealthcare PharmacyNetwork	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Pharmacy Program'
Voluntary Dental and Vision	Humana	Phone: 1-800-233-4013
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/
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
Telehealth services	Healthiest You	Phone: 1-855-870-5858 Website: www.telehealth4students.com