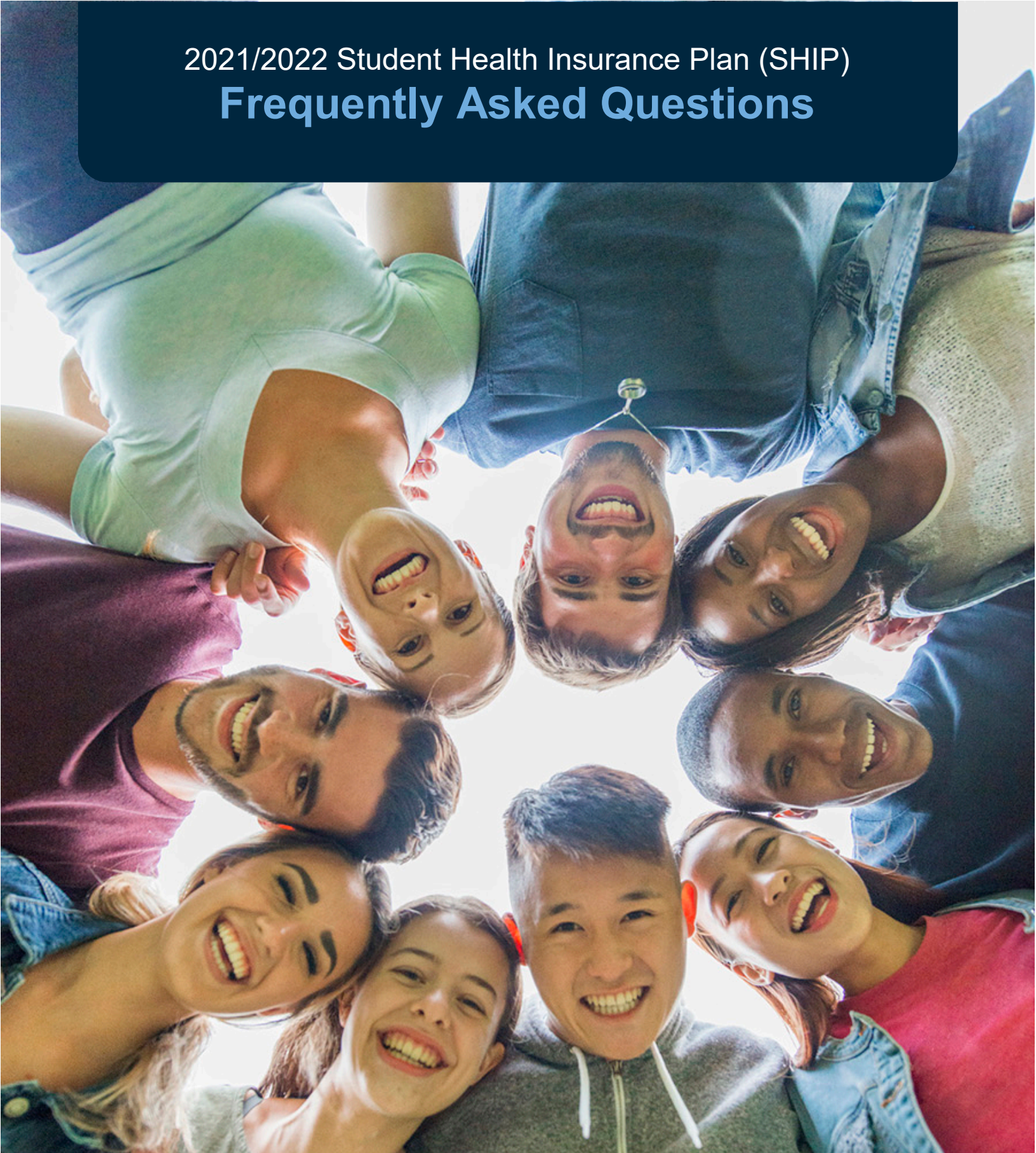




BOSTON
COLLEGE

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2021/2022 Student Health Insurance Plan (SHIP) **Frequently Asked Questions**





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Getting Started

Q Where can I learn about the Student Health Insurance Plan (SHIP)?

A Go to www.gallagherstudent.com/BC

Enrolling in my SHIP

Q Am I eligible for student health insurance?

All students enrolled in a degree program regardless of the number of credit hours and non-degree students enrolled at least 75% of full-time, will be automatically enrolled in and billed for the Boston College Student Health Insurance Plan.

International students are enrolled on a mandatory basis and cannot waive the Student Health Insurance Plan.

Boston College will automatically enroll and charge non-degree and WCAS students registering at the credit levels listed below for the Student Health Insurance Plan. Failure to maintain these credit levels will result in the termination of the mandatory insurance plan. Students are responsible for monitoring their eligibility status.

Eligible Credit Levels:

- Graduate Woods College of Advancing Studies — 7 or more
- Graduate Arts and Sciences — 7 or more
- Graduate Education — 7 or more
- Graduate Management — 7 or more
- Graduate Nursing — 7 or more
- Graduate Social Work — 7 or more
- Woods College of Advancing Studies Undergraduate — 9 or more
- School of Theology and Ministry — 7 or more

Any student not in these categories who wants to enroll should contact Boston College Office of Student Services.

Students who are not citizens or permanent residents of the United States will be automatically enrolled in the Boston College Student Health Insurance Plan regardless of the number of the credit hours for which they are enrolled.

Students who are on an approved medical leave of absence are eligible to continue enrollment under the Boston College Student Health Insurance Plan for a maximum of one semester. A student must have been enrolled in the College's Student Health Insurance Plan for the semester immediately preceding the requested enrollment extension. Students should contact the Office of Student Services.

Q Once enrolled, can I cancel? Get a refund?



A Once you are enrolled in SHIP you will remain enrolled for that coverage period. However, you may request a termination of coverage termination for the Spring Semester in the following situations:

1. You're entering the armed forces (a pro-rata of premium will be provided).
2. You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
3. You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester). Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage period.

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/BC.
 2. Follow the login Instructions.
 3. Click "Enroll".
 4. Follow the instructions to complete the form to enter and enroll your "Dependent Spouse" and/or "Dependent Children".

You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

NOTE: If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example a marriage certificate for Dependent Spouse or Birth Certificate for Dependent Child.

Q Can I enroll my dependents outside of the open enrollment period?

- A You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:
- 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 with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on



your school's page at www.gallagerstudent.com. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Note: Once your dependent is enrolled, you can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

Waiving the SHIP Coverage

Q Am I eligible to waive?

A To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets Boston College's waiver requirements. Waiver requirements include being enrolled in a health insurance plan that is fully-compliant with all provisions of the Affordable Care Act (ACA), requires you to have access to providers near campus and to have coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an out-of-state HMO, your coverage will likely be limited—or not available—outside of your HMO's service area and will not meet your school's waiver requirements.

Q What should I know before waiving?

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

- Is your plan fully-compliant with the ACA? This means 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
 - Diagnostic x-rays
 - Physical therapy and Chiropractic Care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
- Does your plan's provider network 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 cost of your SHIP less expensive than the deductible of your private plan? 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.
- 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.

- For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.htm>

Q What is comparable coverage?

- A Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the Affordable Care Act (ACA). See "What should I know before Waiving?"

Non-comparable health plans include:

- Those that only provide emergency services
- 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
- Out-of-State HMOs or EPOs
- Plans from insurance companies not located within the United States
- Prescription discount plans

Q How do I waive health insurance coverage?

- A
1. Students over the age of 18 must provide this proof electronically. To access the form, you must first be logged in to your BC Gmail account (g.bc.edu).
 2. Students access the form in one of two ways:
 - a. Direct link: <https://forms.gle/Xn9YQ4JZQitQCd5W9>
 - b. On BC's website at www.bc.edu/medinsurance. Select the Forms tab, where the form is called Waiver:



Students Studying Online Only

3. Students under the age of 18 must complete a written waiver form. The form must be signed by the parent or guardian and the student. A written waiver form is available at www.bc.edu/ssforms.

Q Will you audit or verify my waiver request?

- A No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you're covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

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

- A If you waive SHIP 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.gallagerstudent.com. 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 for Petition to Add if you lose coverage with your current health insurance plan.

Q May I use one of my state's health insurance plans to waive my SHIP?

- A 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? You typically are not eligible to purchase a subsidized marketplace plan or a state's Medicaid plan as doing so may jeopardize your visa status.



About My Benefits

Q What do my benefits include?

- A. Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range 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 100% 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. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$150 per Insured and \$300 per family policy year deductible , combined In-Network and Out-of-Network.
- It has a \$25 copayment for medical office visits; the office visit copayment doesn't apply to outpatient mental health service
- Prescription drugs are covered for a 30-day supply after a:
 - \$15 copay for a Tier-1 drug
 - \$30 copay for a Tier 2 drug
 - \$50 copay for a Tier 3 drug

Note: in some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a Prior Authorization before you can pick-up your prescription. You can see review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/bc.

Q How can I get more information about my plan?

- A Go to: gallagherstudent.com/bc.

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

- A No, you don't need a referral. However, seeking care or advice first from University 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, <http://www.bc.edu/offices/uhs/>.



Q Have changes been made to this year's plan?

A Here are the changes made for the 2021-2021 Year:

- The insurance company has changed to Harvard Pilgrim/UnitedHealthcare
- The Preferred Provider Network is Harvard Pilgrim PPO within Massachusetts, New Hampshire and Maine and the UnitedHealthcare Options PPO outside of these states and across the country
- The pharmacy program is through UHCP Pharmacy with access to local pharmacies, retail pharmacies and mail order pharmacy services
- Worldwide Travel Assistance services are through UHC Global and are available to all students outside of 100 miles of their home address or campus.
- The \$2,000 Individual/\$4,000 out-of-pocket maximum for medical services and \$1,000 Individual/\$2,000 Family for prescriptions has changed to a combined medical and pharmacy out-of-pocket maximum of \$2,000 Individual /\$4,000 Family.
- BCBS's separate Dental Insurance Plan is no longer available.

Q How do I find a doctor?

- A
1. Go to www.gallagherstudent.com/BC
 2. Click on "Find a Doctor".

Q How do I find a pharmacy?

- A
1. Go to www.gallagherstudent.com/BC
 2. Click on "Pharmacy Program".

Q Does my SHIP plan include dental and/or vision insurance?

- A If you're 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

For other dental and vision options, see "Are there other products and services available to me?"

Q Am I still covered if I live off campus? While traveling? When studying abroad?

- A Yes, your plan covers you wherever you are. As long as you're enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 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 UHC Global Emergency Services at 1-800-527-0218 (within the US) or 1-410-453-6330 (collect outside of the US) before making arrangements on your own, otherwise 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.

Q Am I still covered after I graduate?

- A. You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

Q How does the ACA affect my SHIP?

- A. Your SHIP 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.



Q What other services available to me through my SHIP?

A. The following services are included and complement your SHIP program:

- **Basix Dental Savings** — an exclusive network of providers provides discounts on dental services from routine care to major dental work and can save you 20% to 50% off the cost of dental care.
- **EyeMed Vision** — through this program you can receive discounted services for eye exams, glasses or contact lenses at participating EyeMed providers. You can use your EyeMed discounts as often as you like.
- **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. Stress, resilience and sleep programs, anytime, anywhere.

Q What other insurance products available to students?

A The following services are also available to students:

- **Personal property and Renters Insurance** are available to all students on a voluntary basis 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.
- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/dental or www.gallagherstudent.com/vision. The types of plans and availability of plans vary by state. All students are eligible to enroll, you do not have to be enrolled in SHIP.

General Account Information

Q How do I obtain an ID Card?

A ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to www.uhcsr.com and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
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 (online or by mail), Claim information, EOBs and other plan-related information.



Q How do I obtain a tax form?

A If the federal government requires reporting of health insurance coverage for 2021, 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.

Q How do I print my verification letter?

A Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.gallagherstudent.com/BC.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "[Verification of Coverage](#)".

Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/BC click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms on or after 8/7/2021	UnitedHealthcare StudentResources	P.O. Box 809025 Richardson, TX 75380 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
ID cards, claims, claims payment incurred & Tax forms prior to 8/7/2021	Blue Cross Blue Shield of Massachusetts	P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: www.bluecrossma.com
Preferred Provider Network	Harvard Pilgrim PPO (MA, ME, NH) UHC Options PPO (nationally)	Website: www.gallagherstudent.com/BC click 'Find a Doctor' Phone: 1-866-948-8472



Answer Needed	Who To Contact	Contact Information
Participating pharmacies	UHCP Pharmacy	Website: www.gallagherstudent.com/BC click 'Pharmacy Program' Phone: 1-800-248-1062
Voluntary Dental	Ameritas Dental	www.gallagherstudent.com/BC , under 'Additional Products' Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Basix Phone: 1-888-274-9961 Websites: www.gallagherstudent.com/BC under 'Plan Enhancements' Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	UHC Global Assistance	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
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	www.uhcsr.com and log into 'My Account'
Telehealth services	Healthiest You	www.telehealth4students.com