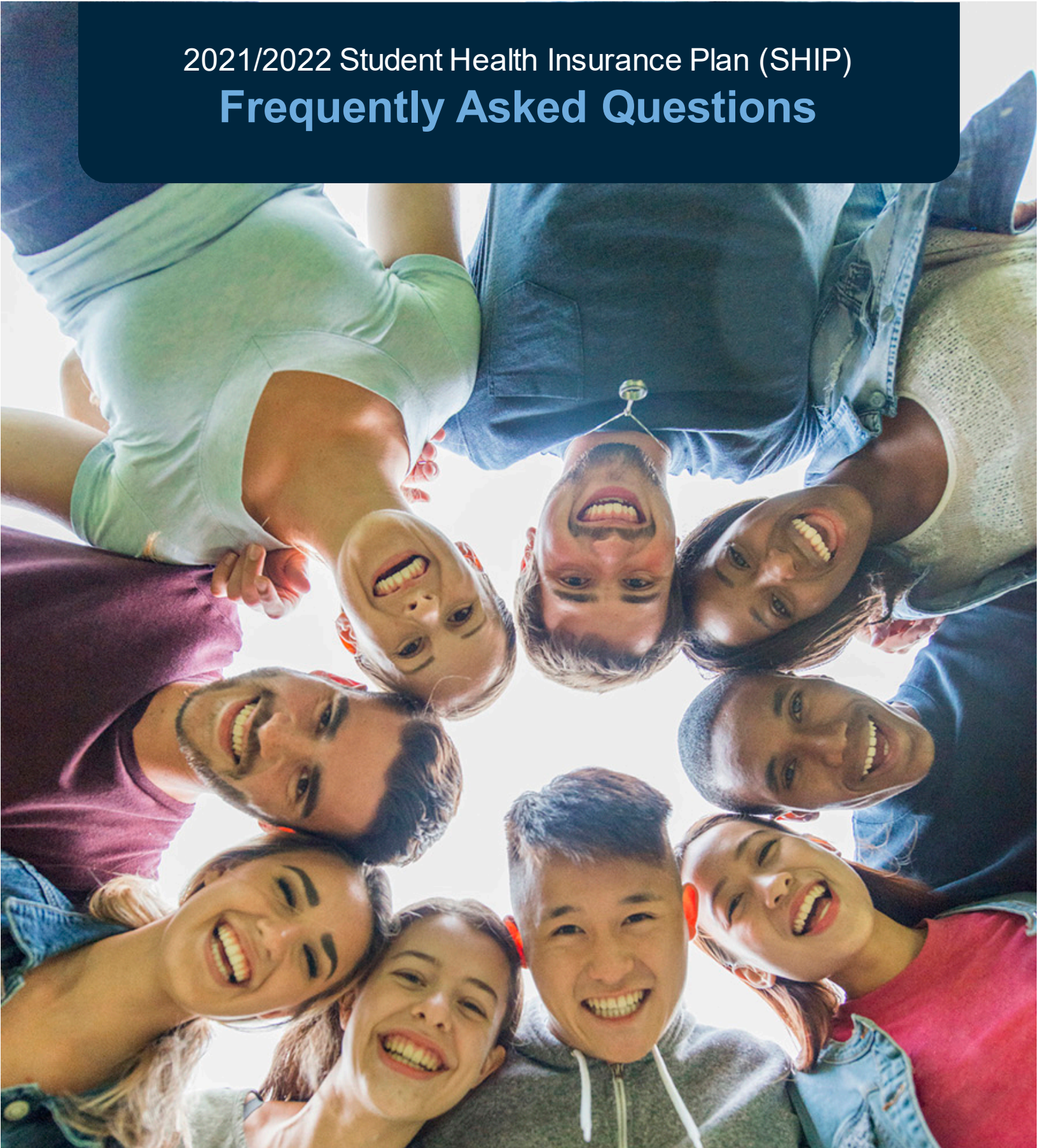




2021/2022 Student Health Insurance Plan (SHIP)  
**Frequently Asked Questions**





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## Getting Started

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

A Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu)

### Q How do I log in?

A 1. Go to <http://www.gallagherstudent.com/liu>  
2. Under “Profile”, click LOG IN.

## Enrolling in my SHIP

### Q Am I eligible for student health insurance?

All Student athletes, clinical students, international students, residential students and Global College students are automatically enrolled in and billed for the Student Health Insurance Plan. If you are insured by a fully ACA compliant plan that provides comparable coverage, you can request to waive enrollment. You must actively attend classes for at least the first 31 days after your policy begins.

### Q How do I enroll?

A 1. Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu)  
2. Follow the login Instructions.  
3. View “Account Details” found on the lower left side of landing page.  
5. Click “ENROLL” and complete the form.  
6. You will receive an email with a link to submit payment.

### Q Can I enroll my eligible dependents?

A This plan does not offer coverage for your dependents.

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

A Yes, you can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You are entering the armed forces.
2. You have 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.

## 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 is ACA compliant that meet your school'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 annual 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.

If you do not 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 will not 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. Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu)
  2. Follow the login Instructions.
  3. Click "Waive"
  4. Follow the instructions to complete the form.
  5. A reference number will be emailed upon submission, however final determination may take 24-48 hours, or more to verify active coverage and requirements of the University.

**Q Will you audit or verify my waiver request?**

- A Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school. Here is how our waiver review process works:
- We check the insurance company information you entered on your form to make sure it is accurate and that your coverage is active.
  - We verify most waiver requests within 1-2 business days.



Once we verify your coverage, we will email you at the address you provided on your form to let you know if your waiver request was approved or denied. If we deny your request, we will tell you why. We will also guide you should you wish to revise and resubmit your form and supporting documentation.

If you are a returning student and you have submitted a waiver in prior years, it is possible with the implementation of the waiver verification process your insurance company will not be acceptable to waive SHIP if it does not meet your school's waiver criteria and insurance requirements.

**Q Can I edit my form after I've submitted it?**

**A** Yes, if it's before your waiver/enrollment deadline of **September 30, 2021**

1. Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu)
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Edit Waiver".
5. Select the form you want to edit.
6. Update the form as needed.
7. Click "Update & Submit".

**NOTE:** You can edit your waiver up to 5 times.

You may not edit your form after **September 30, 2021**

**Q Can I rescind my form after I have submitted it?**

**A** Yes, only if it's before your waiver/enrollment deadline of **September 30, 2021**

1. <http://www.gallagherstudent.com/liu>
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "[Click here to rescind your waiver](#)".
5. Click "Rescind My Waiver".

**NOTE:** Once waiver is rescinded, this action cannot be reversed.

You may not edit your form after **September 30, 2021**

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

**A** If you waive the SHIP and then lose coverage under that plan (called a qualifying event), you may submit a Qualifying Life Event Enrollment Form. The form is on [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu) under the Plan Summary tile



Make sure you read the form carefully as it contains very specific information on the Qualifying Life Event Enrollment 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

**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 higher deductible and copayments and lower coinsurance than that of your SHIP premium. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at the provider network to be sure that you will 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.

## 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 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. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$400 per Insured, per policy year deductible for In-Network services and a \$800 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$40 copayment for office visits
- Prescription drugs are covered for a 31-day supply after:
  - a \$ 30 copay for a 31 day supply generic/Tier-1 drug





- a \$ 60 copay for a 31 day supply preferred brand name/Tier-2 drug,
- a \$100 co pay for a 31 day supply for a [non-preferred brand name/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/liu](http://www.gallagherstudent.com/liu)

**Q How can I get more information about my plan?**

A Go to: [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu)

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

A. No, you do not need a referral. However, it is a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at <https://www.liu.edu/newstudenthealth>

**Q How much does my student health insurance cost? See chart below**

	Annual Coverage Period (08/15/2021-08/14/2022)	New Spring Coverage Period (01/01/2022-08/14/2022)
<b>Enrollment/Waiver Deadline</b>	<b>09/30/21</b>	<b>02/26/2022</b>
<b>Student</b>	\$4,100.00	\$2,534.00

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

A Yes, here are the changes made for the 2021-2022 plan year:

- The deductible changed from \$250 In-Network/\$500 Out-of-Network to \$400In-Network/\$800Out-of-Network.
- The In-Network Out-of-Pocket Maximum changed from \$6,000 to \$8,550.
- The In-Network office visit copayment changed from 30 to \$40.
- Implemented a prescription deductible of \$400.
- The prescription copayment changed from \$20/\$50/\$75 to \$30/\$60/\$100.

**Q How do I find a doctor?**

A 1. Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu) and Click on "Find a Doctor".

**Q How do I find a pharmacy?**



- A 1. Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu)  
2. Click on "Pharmacy Program".

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

- A If you are 18 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. Refer to your SHIP brochure or certificate of coverage for details.

**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 are enrolled in SHIP, and paid the premium, you will 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 is important to contact United Healthcare Global 1-800-527-0218 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 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 annual or 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. Some states 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](http://www.gallagherstudent.com/property) to get a quote and enroll. Please visit [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu) and click on Additional Products Needed .for complete details about additional insurance products and how to enroll.
- **Dental Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu) and click on Additional Products Needed. 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.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit [www.gallagherstudent.com/liu](http://www.gallagherstudent.com/liu) for complete details about additional insurance products and how to enroll.



## 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](http://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, either the Insurance Carrier or the Claims Administrator will mail tax forms to the address on file. 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/liu](http://www.gallagherstudent.com/liu)
  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? See the guide below:

## Important Contact Information



Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/liu">www.gallagherstudent.com/liu</a> , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	United HealthCare Student Resources	United HealthCare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	United Healthcare Choice Plus PPO Network	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/liu">www.gallagherstudent.com/liu</a> click "Find a Doctor"
Participating pharmacies	United HealthCare Pharmacy Network	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/liu">www.gallagherstudent.com/liu</a> , click 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements	EyeMed (Discount Vision) Basix (Dental Savings) SilverCloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: <a href="https://eyemed.com">https://eyemed.com</a>  Basix Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a>  Silvercloud Website: <a href="https://qsh.silvercloudhealth.com/signup/">https://qsh.silvercloudhealth.com/signup/</a>





Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	United HealthCare Global	Toll-free within the United States: 1-800-527-0218  Collect from outside of the United States: 1-410-453-6330  Email: <a href="mailto:operations@unitedhealthcareglobal.com">operations@unitedhealthcareglobal.com</a>
Telehealth services	Healthiest You Telehealth	Phone: 1-855-870-5858 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>