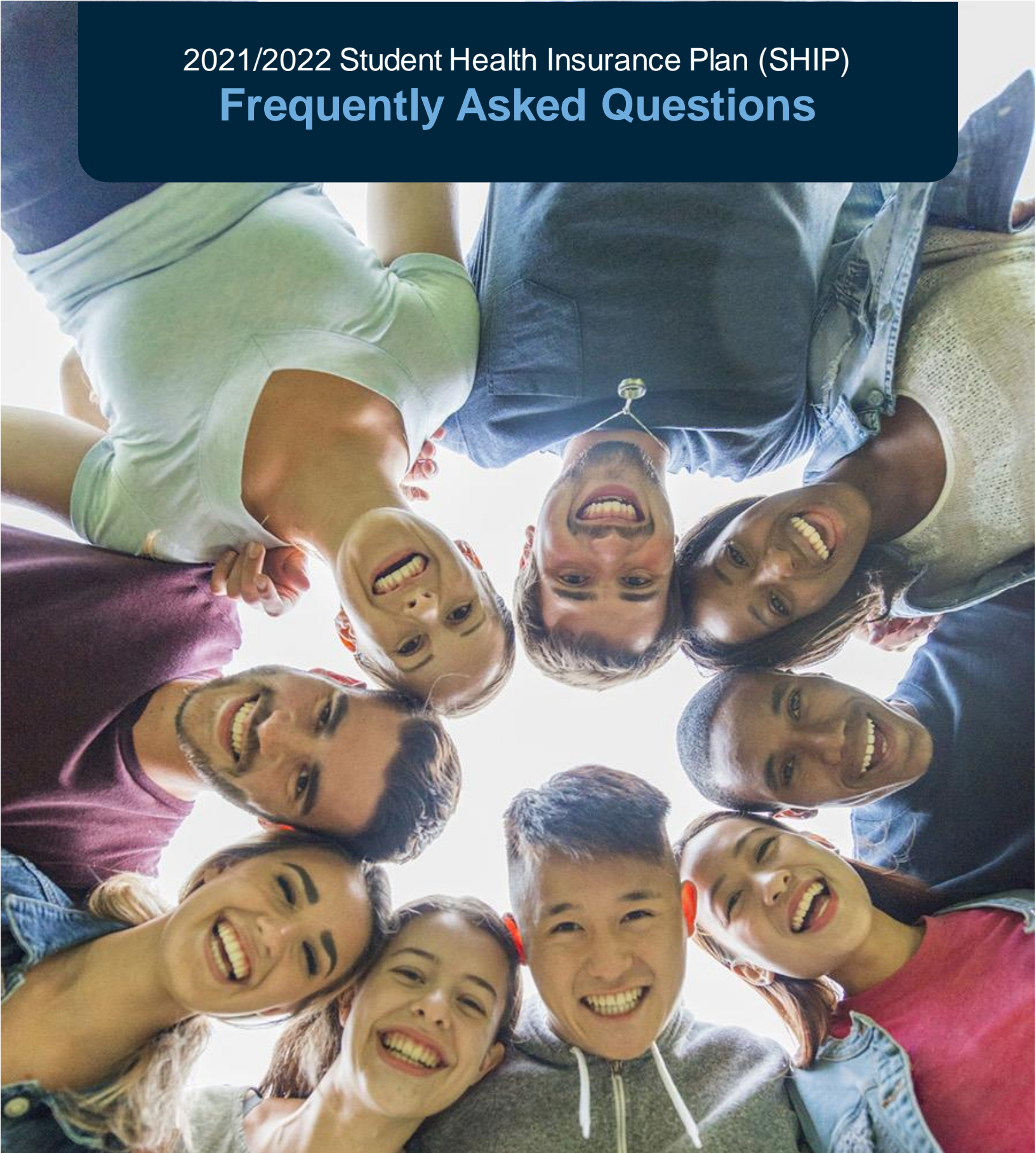




Saint Xavier
UNIVERSITY

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.gallagher.student.com/sxu.

Q How do I log in?

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

Enrolling in my SHIP

Q How do I enroll?

- A
1. Go to www.gallagherstudent.com/sxu.
 2. Click "Student Waive/Enroll."
 3. Log in (if you haven't already) by following the instructions on the website.
 4. Click the "I want to Enroll" button.
 5. Follow the instructions to complete the form.
 6. Save a copy of your reference number.

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/sxu.
 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.

Q Once enrolled, can I cancel? Can I get a refund?

- A Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium. If you are an international student who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

Q Am I eligible for student health insurance?

- A School of Nursing and Health Sciences students attending clinical placement and international students are required to be covered under a comprehensive health insurance 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. Home-study, correspondence and online courses do not fulfill this requirement

Q Can I enroll my eligible dependents?

- A Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com/sxu 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 unless a qualifying event occurs.

Q What is considered a qualifying event, allowing me to enroll dependents outside the enrollment period?

- A You can add eligible dependent(s) 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 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.

Waiving the SHIP

Q Am I eligible to waive?

- A To be eligible to waive your Student Health Insurance Plan, you must be currently enrolled in health insurance considered to be “comparable coverage.” If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for SHIP. Moving to SHIP may be financially beneficial.

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
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. 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
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

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

Q What should I know before waiving?

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

- Does your plan comply with the ACA? (See the FAQ, “What do you mean by comparable coverage?”)
- Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan 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 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 [decision/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.

Q How do I waive health insurance coverage?

- A
1. Go to www.gallagherstudent.com/sxu.
 2. Click “Student Waive/Enroll”.
 3. Log in by following the instructions on the website (if you haven’t already).
 4. Click the “I want to 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.

Q What is comparable coverage?

- A If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your SHIP coverage? Before deciding what to do, compare your current health insurance plan to your SHIP coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for SHIP. Moving to SHIP may be financially beneficial.

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
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of your SHIP, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the SHIP. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. 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
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

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

Q Will you audit or verify my waiver request?

A We may audit or verify your request. This is to make sure your insurance plan will cover you when you're at school. Here's how our waiver review process works:

- 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 2 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.

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

A Yes, if it's before your waiver/enrollment deadline of May 14th for the Accelerated Nursing Program and September 1st for all other eligible students.

1. Go to www.gallagherstudent.com/sxu.
2. Log in (if you haven't already) by following the instructions on the website.
3. Click "View My Submitted Forms".
4. Select the form you want to edit.
5. Update the form as needed.
6. Click "Submit Edit."

Q Can I rescind my form after I've submitted it?

A Yes, if it's before your waiver/enrollment deadline of May 14th for the Accelerated Nursing Program and September 1st for all other eligible students.

1. Go to www.gallagherstudent.com/sxu.
2. Log in (if you haven't already) by following the instructions on the website.
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."

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

A 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. 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 to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

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? If so, then purchasing a subsidized marketplace plan or the state's Medicaid plan may jeopardize your visa status. Enrolling mid-year in a state plan will not allow you to cancel your SHIP.

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 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.

For prescription drugs from participating pharmacies, you will pay:

- a \$20 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 \$60 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 preapproval by visiting your school's page at www.gallagherstudent.com/sxu.

Q How do I find a doctor?

- A
1. Go to www.gallagherstudent.com/sxu and click on "Find a Doctor"
 2. Log in by following the instructions.

Q How do I find a pharmacy?

- A 1. Go to www.gallagherstudent.com/sxu and click on “Pharmacy Program”
2. Log in by following the instructions.

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

- A No changes were made to the Plan for the 2021-2022 Policy Year.

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

- A If you're 18 or younger, you can get preventive dental and vision benefits with this plan. The same is true for your enrolled and eligible dependents. For details refer to our SHIP brochure or certificate. To enroll in a voluntary dental plan or vision plan (additional cost), go to www.gallagherstudent.com/dental or www.gallagherstudent.com/vision. The types of plans and availability of plans vary by state.

Q How much does my student health insurance cost?

- A See chart below

| | Annual (08/01/2021-07/31/2022) | Spring/Summer (01/11/2022-07/31/2022) |
|--------------------------------------|---|--|
| Enrollment/Waiver Deadline | September 1, 2021 | January 3, 2022 |
| Student | \$2,096 | \$1,160 |
| Spouse | \$2,096 | \$1,160 |
| One Child | \$2,096 | \$1,160 |
| Two or more Children | \$4,192 | \$2,320 |
| Spouse + two or more Children | \$6,288 | \$3,480 |

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, it's 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.sxu.edu/student-life/health-wellness/health-center/index.aspx>

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 you paid your premiums 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 expatriation of remains. It's important to contact UnitedHealthcare Global 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 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. However, you do have the ability to request to terminate the Spring/Summer coverage period if you are graduating. Note: 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 Are there any other benefits available to me?

- A Yes, you can enhance your SHIP with additional benefits 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.

For a modest added cost, 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.

General Account Information

Q How do I obtain an ID Card?

- A 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.

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 1. Go to www.gallagherstudent.com/sxu.

2. Log in by following the instructions on the website (if you haven't already).
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.

Q How do I change my address?

A Please contact your school to update your address.

Q Who do I contact?

A See the chart below:

| Answer Needed | Who To Contact | Contact Information |
|--|---|---|
| Enrollment, coverage, or ID cards | Gallagher Student Health & Special Risk | 500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/sxu , click the 'Customer Service' link |
| Benefits, Tax forms, claims and claims payments incurred on or after | UnitedHealthcare StudentResources | P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com |
| Preferred providers | UnitedHealthcare Choice Plus | Phone: 1-866-948-8472 Website: www.gallagherstudent.com/sxu , click "Find a Doctor" |
| Participating pharmacies | UnitedHealthcare Pharmacy Network | Phone: 1-855-828-7716 Website: www.gallagherstudent.com/sxu , click "Pharmacy Program" |
| Voluntary Dental | Ameritas | Phone: 1-855-672-3232 |
| Gallagher Student Health Plan Enhancements | EyeMed (Discount Vision) and Basix (Dental Savings) | EyeMed Phone: 1-866-839-3633 Website: https://eyemed.com Basix Phone: 1-888-274-9961 Websites: www.basixstudent.com |
| 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 |

| Answer Needed | Who To Contact | Contact Information |
|---------------------|----------------|--|
| Telehealth services | Healthiest You | Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.com |