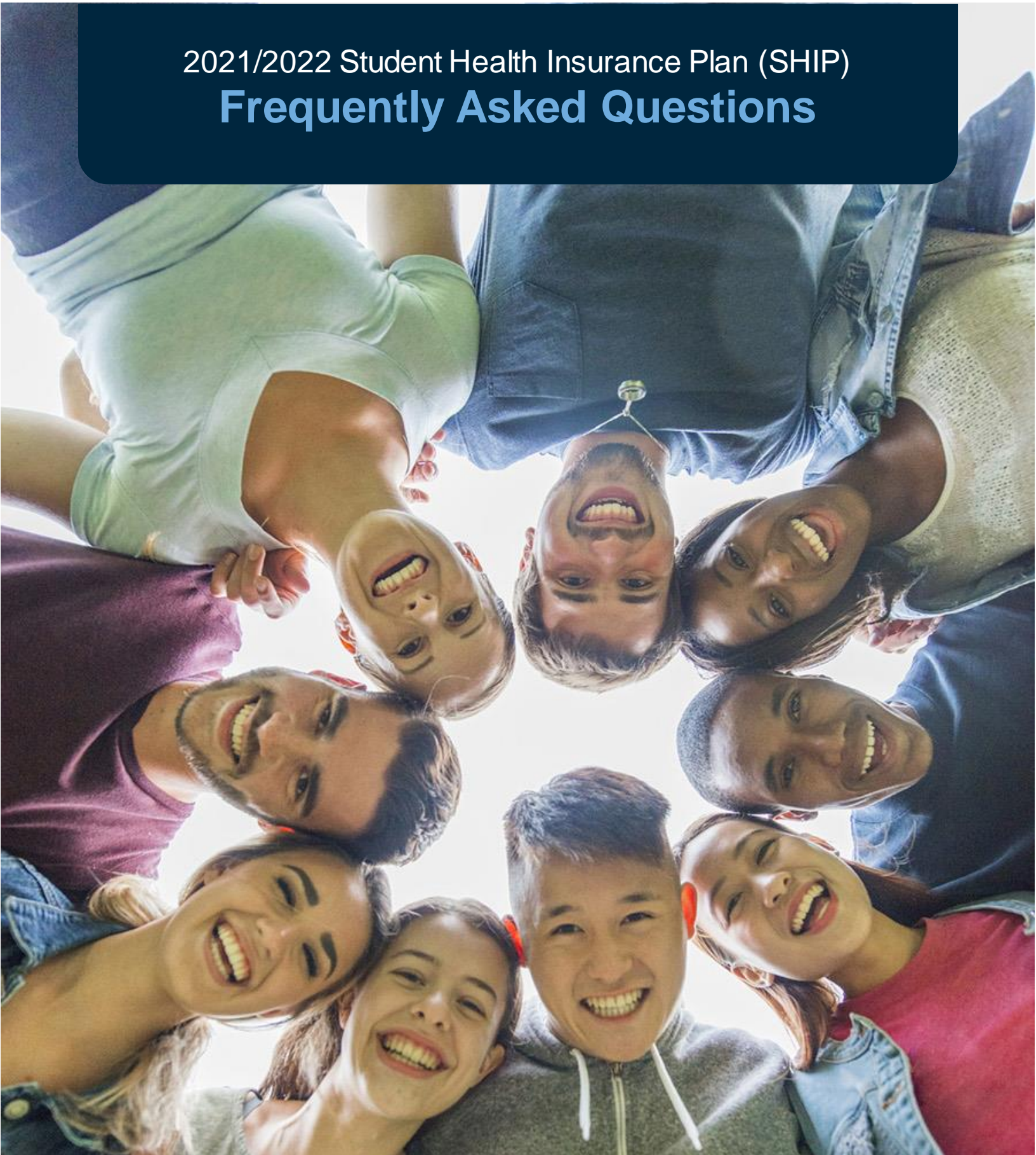


2021/2022 Student Health Insurance Plan (SHIP)
Frequently Asked Questions



Topic / Question	Page Numbers
<p>Getting Started</p> <p>Where can I learn about my Student Health Insurance Plan (SHIP)?</p> <p>How do I log in?</p>	2
<p>Enrolling in my SHIP</p> <p>Am I eligible for Student Health Insurance?</p> <p>How do I enroll?</p> <p>How do I enroll my dependents?</p> <p>Can I enroll my dependents after the enrollment period is over?</p> <p>Once I've enrolled, can I cancel? Get a refund?</p>	2-3
<p>Waiving the SHIP Coverage</p> <p>What is "comparable coverage?"</p> <p>If I waive, but then lose my existing health insurance coverage, can I enroll in SHIP?</p>	3-4
<p>About my Benefits</p> <p>What do my benefits include?</p> <p>How can I get more information about my plan?</p> <p>Do I need a referral from my school's Health Services to see an off-campus doctor?</p> <p>How much does my SHIP plan cost?</p> <p>Have changes been made to this year's plan?</p> <p>How do I find a doctor?</p> <p>How do I find a pharmacy?</p> <p>Does my plan include dental and/or vision insurance?</p> <p>Am I still covered if I move off campus? While traveling? When studying abroad?</p> <p>Am I still covered after I graduate?</p> <p>How does the Affordable Care Act (ACA) affect my SHIP?</p> <p>What other services are available to me?</p> <p>What other insurance products are available to students?</p>	4-8
<p>General Account Information</p> <p>How do I obtain an ID card?</p> <p>How do I obtain a tax form?</p> <p>How do I print my verification letter?</p> <p>How do I view my account information?</p> <p>How do I change my address?</p> <p>Who do I contact?</p>	8-9

Getting Started

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

A Go to www.gallagherstudent.com/usf.

Q How do I log in?

- A
1. Go to www.gallagherstudent.com/usf.
 2. Under 'Profile', click on SIGN UP and complete the registration process.

Enrolling in my SHIP

Q Am I eligible for student health insurance?

A All international students, visiting scholars, and intercollegiate athletes, USF Wellness employees, program mandated students, students participating in Optical Practical Training or Curricular Practical Training, and students participating in a Study Abroad/Exchange program are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline. Credit hour requirements can be met by a combination of online and on campus credit hours, not exceeding 50% online.

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.

Q How do I enroll?

- A
1. Go to www.gallagherstudent.com/usf.
 2. Login under 'Profile'.
 3. Click on the 'Enroll' button under 'Plan Summary'.
 4. Complete and submit the form by following the instructions.
 5. Enrollment confirmation email will be sent

Please note: Visiting Scholars and Study Abroad/Exchange Program students must contact the USF Student Health Insurance Office at 1-813-974-5407.

Q How do I enroll my dependents?

- A
1. Go to www.gallagherstudent.com/usf.
 2. Login under 'Profile'.
 3. Click the "Enroll" button under 'Plan Summary'
 4. Follow the instructions to complete the form to enter and enroll your "Dependent Spouse/Partner" 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; you wouldn't be able to enroll them for annual 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

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.

Q Once enrolled, can I cancel? 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, or your student account will be credited, a pro-rated share of your premium.

Waiving the SHIP Coverage

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 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 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.

About My Benefits

Q What do my benefits include?

A. Your SHIP is fully compliant with the 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 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 \$650 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- Prescription drugs are covered for a 30-day supply after a:
 - \$20 copay for a Tier-1 drug,
 - \$60 copay for a Tier-2 drug,
 - \$100 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/usf.

Q How can I get more information about my plan?

A Go to: www.gallagherstudent.com/usf.

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: <http://www.usf.edu/student-affairs/student-health-services/>

Q How much does my student health insurance cost?

A See chart below

	Annual 8/17/2021-8/16/2022	Fall 8/17/2021-12/31/2021	Spring/Summer 1/1/2022-8/16/2022	Summer 5/12/2022-8/16/2022
Enrollment Deadline	September 27, 2021	September 27, 2021	February 15, 2022	June 10, 2022
Student	\$3,358	\$1,260	\$2,098	\$892
Spouse	\$3,358	\$1,260	\$2,098	\$892
One Child	\$3,358	\$1,260	\$2,098	\$892
2 or more Children	\$6,716	\$2,520	\$4,196	\$1,784
Spouse + 2 or more Children	\$10,074	\$3,780	\$6,294	\$2,676

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

- A The following changes have been made for the 2021-2022 policy year:
- The prescription drug copayments have increased to \$20 for Tier 1, \$60 for Tier 2, and \$100 for Tier 3.
 - A \$250 copayment has been implemented for Hospital Confinements, plus applicable co-insurance and subject to the deductible.

Q How do I find a doctor?

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

Q How do I find a pharmacy?

- A
1. Go to www.gallagherstudent.com/usf.
 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 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 You are 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 annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester. You may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/usf.

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 are available to me through my SHIP?

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

Q What other insurance products are 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/usf.
2. Login under 'Profile'.
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/usf
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GSHClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/usf , click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/usf , click 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	EyeMed (Discount Vision)	EyeMed Phone: 1-866-839-3633 Website: https://eyemed.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
Additional Student Assistance Programs	Nurseline & Student Assistance	Phone: 1-877-643-5130
Telehealth services	Healthiest You	Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.com
USF Student Health Services	USF Student Health Services Insurance Office	Phone: 1-813-974-5407 Email: insurance@shs.edu