

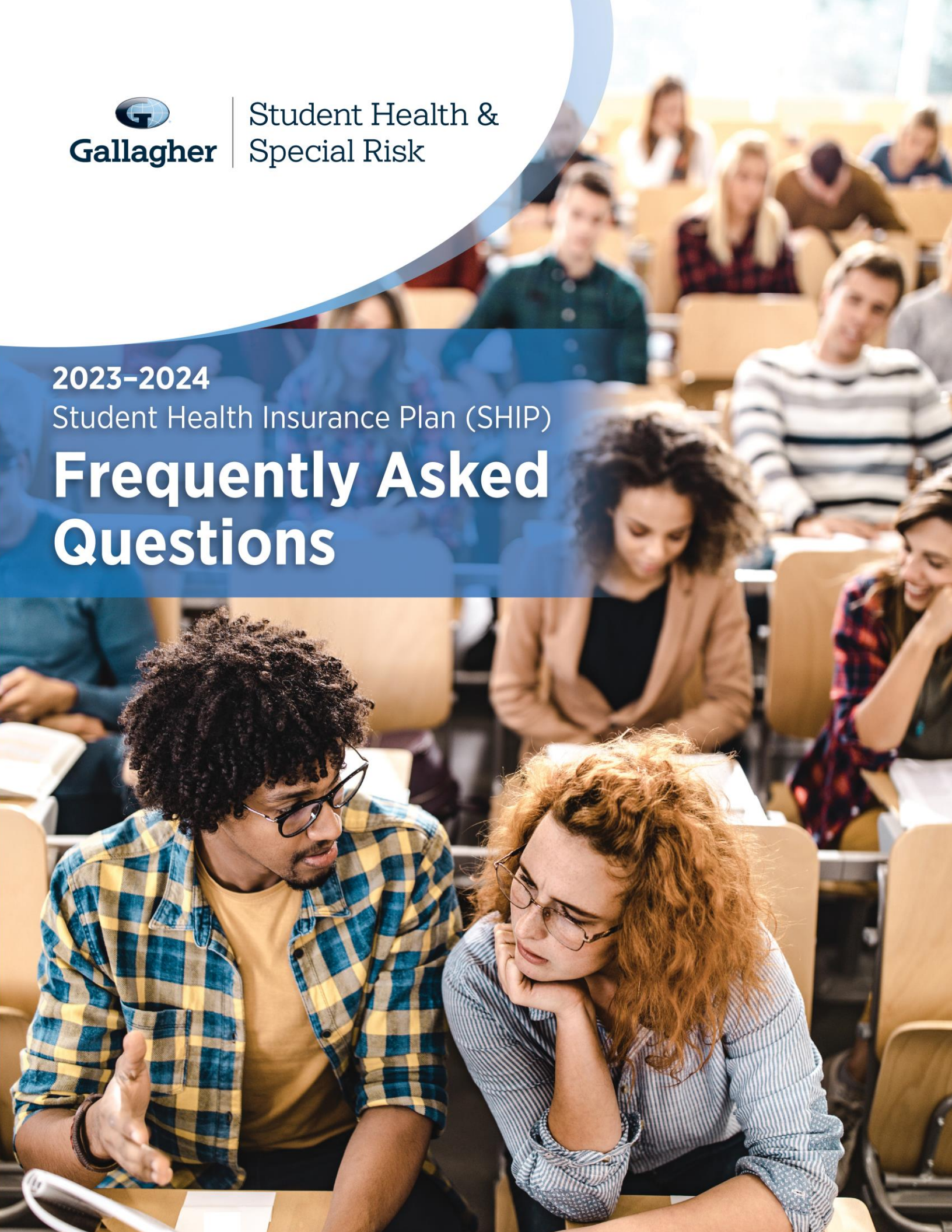


Student Health &
Special Risk

2023–2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions



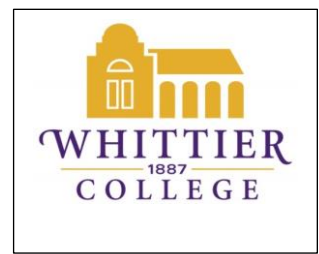
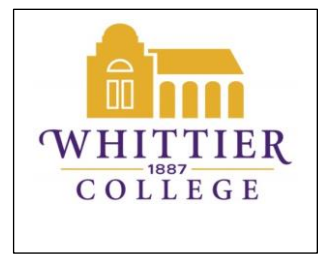


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Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit <http://www.gallagherstudent.com/whittier>.

Enrolling in My SHIP

Am I eligible for student health insurance?

All full-time undergraduates enrolled in 9 or more units are automatically enrolled in and billed for the Student Health Insurance Plan, unless proof of comparable coverage is furnished. All international students are automatically enrolled in this insurance plan on a mandatory basis. Eligible dependents, including domestic partners, of enrolled students may participate in the Student Health Insurance Plan.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit <http://www.gallagherstudent.com/whittier>.
2. Under "Profile," enter your student email address and click "Log In."

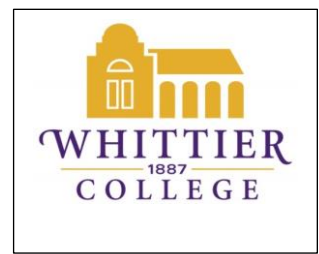
First-time users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the "Forgot your password?" option on the login page.) Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go to <http://www.gallagherstudent.com/whittier>.
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.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.



Am I eligible to waive?

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets 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 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 unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

How do I waive health insurance coverage?

1. Go to <http://www.gallagherstudent.com/whittier>.
2. Follow the login instructions.
3. Click on the "Waiver" button under "Plan Summary."
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

Note: Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

Will you audit or verify my waiver request?

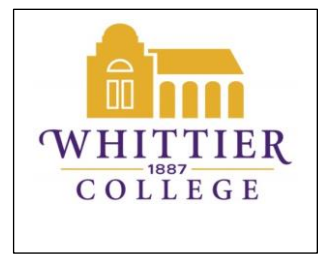
No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this 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.

Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of **September 1, 2023**.

1. Go to <http://www.gallagherstudent.com/whittier>.
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 1, 2023**.



If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

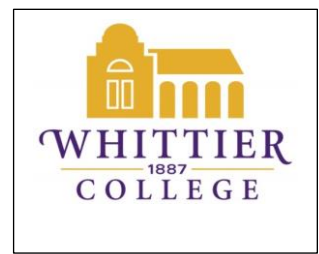
To initiate the Qualifying Life Event process:

1. Go to <http://www.gallagherstudent.com/whittier>.
2. Follow the login instructions.
3. Click on "Enroll-Qualifying Life Event."
4. Complete the online form and upload the required supporting document, such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

Note: Read the form carefully as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel? Get a refund?

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



About My Benefits

How can I get more information about my plan?

Go to <http://www.gallagherstudent.com/whittier> or log into www.aetnastudenthealth.com.

Have changes been made to this year's plan?

Here are the changes made for the 2023–2024 Policy Year:

- The urgent care benefits will be changed from 80% to 80% after \$25 copay

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

With Travel Assistance:

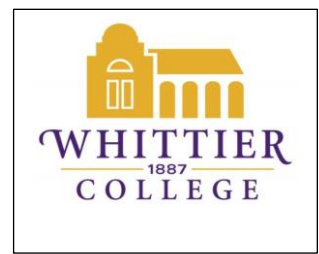
Yes, your plan covers you wherever you are. If you are enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24-hour Worldwide Travel Assistance, which includes services ranging from a lost passport to helping with emergency medical assistance or arranging emergency medical evacuation or repatriation of remains. It's important to contact On Call International at 1-866-525-1956 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 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.

Am I still covered after I graduate?

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.



What other services are available to me through my SHIP?

The services below are also available to students. Information on these products can be found at www.gallagherstudent.com/whittier. Click on Additional Plan Discounts under the Plan Details box

- **Coast to Coast Vision™**

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

- **UNI-CARE**

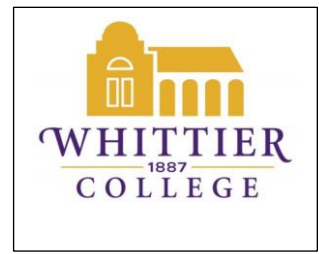
This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

- **SilverCloud Behavioral Health**

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>

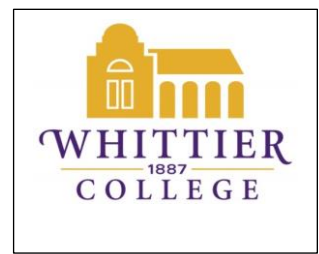
The services below are also available to students. Information on these products can be found at www.gallagherstudent.com/whittier. Click on Additional Products Needed under the Plan Details box

- **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.
- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. 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.



How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, 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.



Contact Information

Who do I contact?

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 http://www.gallagherstudent.com/whittier ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/1/2023	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com :
Preferred Provider Network	Aetna Preferred Provider Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/whittier click 'Find a Doctor'
Participating Pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/whittier click 'Pharmacy Program'
Voluntary Dental or Vision	Ameritas Dental or Vision	Phone: 1-855-672-3232



Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision)	Coast to Coast Vision (Discount Vision) 800-252-3059 www.findbestbenefits.com/student
	UNI-CARE (Dental Savings)	UNI-CARE (Dental Savings) 800-252-3059 www.findbestbenefits.com/student
	SilverCloud (Behavioral Health)	SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956