



VANDERBILT



# Vanderbilt University 2020-2021 Student Health Insurance Plan (SHIP)

# Frequently Asked Questions

## Graduate and Professional Students

## Log in

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Enter your email address in the Profile section and click LOG IN
3. Enter your password (if logging in for the first time, you will need the temporary password received from Gallagher Student)

## Waive

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Log in (if you haven't already)
3. Click 'WAIVE' and follow the instructions to complete the form

## Enroll/Enroll my dependents

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Log in (if you haven't already)
3. Click 'ENROLL' and follow the instructions to complete the form

## Edit my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Log in (if you haven't already)
3. Click 'EDIT WAIVER'
4. Update the form as needed and click UPDATE & SUBMIT

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

## Rescind my Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Log in (if you haven't already)
3. Under Account Details, click on 'Click here to rescind your waiver'

After the waiver/enrollment deadline, forms cannot be rescinded. Please contact Customer Service if you have any issues.

## Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Click 'Get an ID Card'

## Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, 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.

## Change my address

Please contact your school to update your address; it cannot be updated through Gallagher Student Health.

## Find a Doctor

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Click 'Find a Doctor'

## Find a Participating Pharmacy

1. Go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt)
2. Click 'Find a Pharmacy'

# Insurance Plan Benefits

## What benefits does your SHIP provide?

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 generally pays for 90% of your medical fees when you use Preferred providers and 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 (it pays for 60%) which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

- It has a \$250 per Insured, per policy year deductible for Preferred or In-Network medical services.
- It has a \$500 per Insured, per policy year deductible for Out-of-Network medical services.
- For prescription drugs from participating pharmacies, after a separate \$100 per policy year deductible, you will pay:
  - a \$15 copay for a 31-day supply of a generic drug
  - a \$50 copay for a 31-day supply of a preferred brand name drug,
  - a \$75 copay for a 31-day supply of a non-preferred brand name 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/vanderbilt](http://www.gallagherstudent.com/vanderbilt).

## What changes have been made to the Plan for the 2020-2021 Policy Year?

- Outpatient Physician Visits to Preferred Providers (VUMC) and In-Network Providers (UHC's Option PPO) will be paid at 100% after a \$25 office visit copayment.
- HIV PrEP (Truvada) will be covered under the Preventive Care Services benefit subject to pharmacy benefit coverage policies and guidelines.
- A 90-day supply of an applicable prescription can be filled at a retail pharmacy, subject to a 3 month copay.

## Does your plan include dental and/or vision benefits?

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to your SHIP brochure or certificate.

## More information about your dental and vision options

To enroll in a voluntary dental plan or vision plan (additional cost), go to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt) and 'Additional Products Available' under Plan Details. The types of plans and availability of plans vary by state. The voluntary vision plan is not available in the following states: MA, MD, MT, NM, NY, RI, WA, PA (certain counties).

## How much does the SHIP cost?

	Annual (08/12/2020 - 08/11/2021)	Spring/Summer (01/01/2021 - 08/11/2021)	May Mester (05/01/2021 - 08/11/2021)	Summer (06/01/2021 - 08/11/2021)
<b>Student</b>	\$3,673.00	\$2,254.00	\$1,029.00	\$719.00
<b>Spouse</b>	\$3,648.00	\$2,229.00	\$1,029.00	\$719.00
<b>One Child</b>	\$3,648.00	\$2,229.00	\$1,029.00	\$719.00
<b>2 or more Children</b>	\$7,296.00	\$4,458.00	\$2,058.00	\$1,438.00
<b>Spouse &amp; 2 or more Children</b>	\$10,944.00	\$6,687.00	\$3,087.00	\$2,157.00

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

Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals work, check out your SHIP brochure.

## Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are – during semester breaks and summer vacation. This is true even if you're traveling or studying abroad. As long as you're enrolled in SHIP and you paid your premiums, you'll be covered.

## More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 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 to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, 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.

### Does my plan still cover me after I graduate?

You will be covered under the Student Health Insurance Plan until the end of the policy period for which you are enrolled and premium has been paid. 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. There is no option to continue coverage after the policy terminates.

Graduate students who are graduating at the end of the Fall semester can request a termination of coverage for the Spring semester by submitting a termination request form.

- The written request must be made by December 31, 2020. Please contact the Student Insurance Coordinator at Vanderbilt University Health Center for details.
- For Insured students who also have coverage for eligible dependents, a refund of excess premium for their covered dependents will be issued. The refund amount will be determined after the Spring termination is approved.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All graduate and professional students registered in degree programs of 4 or more credits or who are actively enrolled in research courses (including, but not limited to, dissertation or thesis courses) that are designated by Vanderbilt University as full-time enrollment are eligible. Eligible students are automatically enrolled in and billed for the Student Health Insurance Plan unless a waiver is submitted and approved by the published deadline.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased. Home study and correspondence courses do not fulfill this requirement. 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.

## Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt). Log in to your account and click '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.

## Qualifying events for enrolling your dependents

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, 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.

## What is Vanderbilt's Student Health Insurance Waiver Policy?

Given that students may be studying remotely due to COVID-19, the waiver process has been amended for the 2020-2021 academic year. Students studying in the United States who waive SHIP must be covered by a plan that provides comparable coverage in the location where they will be studying.

## What should I know before waiving coverage?

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

- Does your plan comply with the Affordable Care Act and all state and federal mandates? (Refer to 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, surgery, maternity services, preventive services, mental health and hospitalization?
  - Specifically, your plan must cover you for these services wherever you will be studying – on or off-campus, out-of-state or out-of-the-country.
- 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.

## More information about waiving coverage

### Domestic Students

In order to waive the Student Health Insurance Plan, your private health insurance must provide comparable coverage and be fully compliant with the Affordable Care Act and all state and federal mandates. You need to have access to health care providers and routine services wherever you are studying. Specifically, your plan must cover you for both emergency and routine care **in the region you currently reside**, including prescriptions, physician visits, mental health, surgery, diagnostic testing, maternity services, preventive services, and hospitalization.

### International Students

It has been Vanderbilt's policy for all international students to be enrolled in the Student Health Insurance Plan on a mandatory basis. However, to accommodate those students who will be studying remotely as a result of COVID-19, students will be able to submit a waiver form.

### International Students Studying Outside of the United States

International students studying outside of the United States in Fall 2020 will be able to complete a waiver form to waive the Student Health Insurance Plan without evidence of comparable health insurance coverage.

### International students studying remotely in the United States outside of Tennessee

International students studying remotely in the United States outside of Tennessee may request to waive the Student Health Insurance Plan. In order to waive, your private health insurance must provide comparable coverage and be fully compliant with the Affordable Care Act and all state and federal mandates. The insurance company must be based in the United States. **International policies will not be accepted.** Your plan must cover you for both emergency and routine care in the region you currently reside, including prescriptions, physician visits, mental health, surgery, diagnostic testing, maternity services, preventive services, and hospitalization. Please be aware that you will receive a denial, and then be required to submit an Appeals Form at <https://bit.ly/AppealsForm> with evidence of comparable health insurance coverage.

### International Students Studying in Tennessee

International students studying in the state of Tennessee in Fall 2020 – regardless of whether you are attending in-person classes on campus or studying remotely – will not be allowed to waive the Student Health Insurance Plan.

## What do you mean by “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 that are not filed in the US (unless you're in international student studying outside of the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans (if you are studying in TN)
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of the 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 will be studying. 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>

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

We will audit or verify your request. This is to make sure your insurance plan will cover you wherever you are studying.

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

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 at [www.gallagerstudent.com/vanderbilt](http://www.gallagerstudent.com/vanderbilt). 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



## How does the ACA affect my SHIP?

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.

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

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.

Enrolling mid-year in a state marketplace plan will not allow you to cancel your SHIP.

## Once I'm enrolled in the SHIP, can I cancel it? Can I get a refund?

In some cases, you can cancel your SHIP and receive a refund.

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.

Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You have no option to terminate it unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

## Plan Enhancements

### How to enhance your Student Health Insurance Plan

You can enhance your SHIP by accessing several products 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—Gallagher Student Health now gives you access to 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 issues.

To learn more about your plan enhancements, visit [www.gallagherstudent.com/vanderbilt](http://www.gallagherstudent.com/vanderbilt).

### What other types of insurance are available?

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](http://www.gallagherstudent.com/property) and Additional Products Available to get a quote and enroll.

### Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/vanderbilt">www.gallagherstudent.com/vanderbilt</a>
	On-Campus Insurance Representative	Kristy Miller Zefross Building, Student Health Center 4 <sup>th</sup> Floor Phone: 1-615-343-4688
Claims payments	HealthSmart Benefit Solutions	HealthSmart Benefit Solutions 3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-844-210-0545 Email: <a href="mailto:akronclaims@healthsmart.com">akronclaims@healthsmart.com</a> Website: <a href="http://www.healthsmart.com">www.healthsmart.com</a>
Claims, claims payment, and Tax forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
In-Network providers	UnitedHealthcare Options PPO Network	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/vanderbilt">www.gallagherstudent.com/vanderbilt</a> , click on 'Find a Doctor'
In-Network pharmacies	HealthSmart Rx	Phone: 1-800-451-6245 Website: <a href="http://www.gallagherstudent.com/vanderbilt">www.gallagherstudent.com/vanderbilt</a> , click on 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>  Basix Phone: 1-888-274-9961 Website: <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>

<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
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: <a href="mailto:assistance@UHGlobal.com">assistance@UHGlobal.com</a>