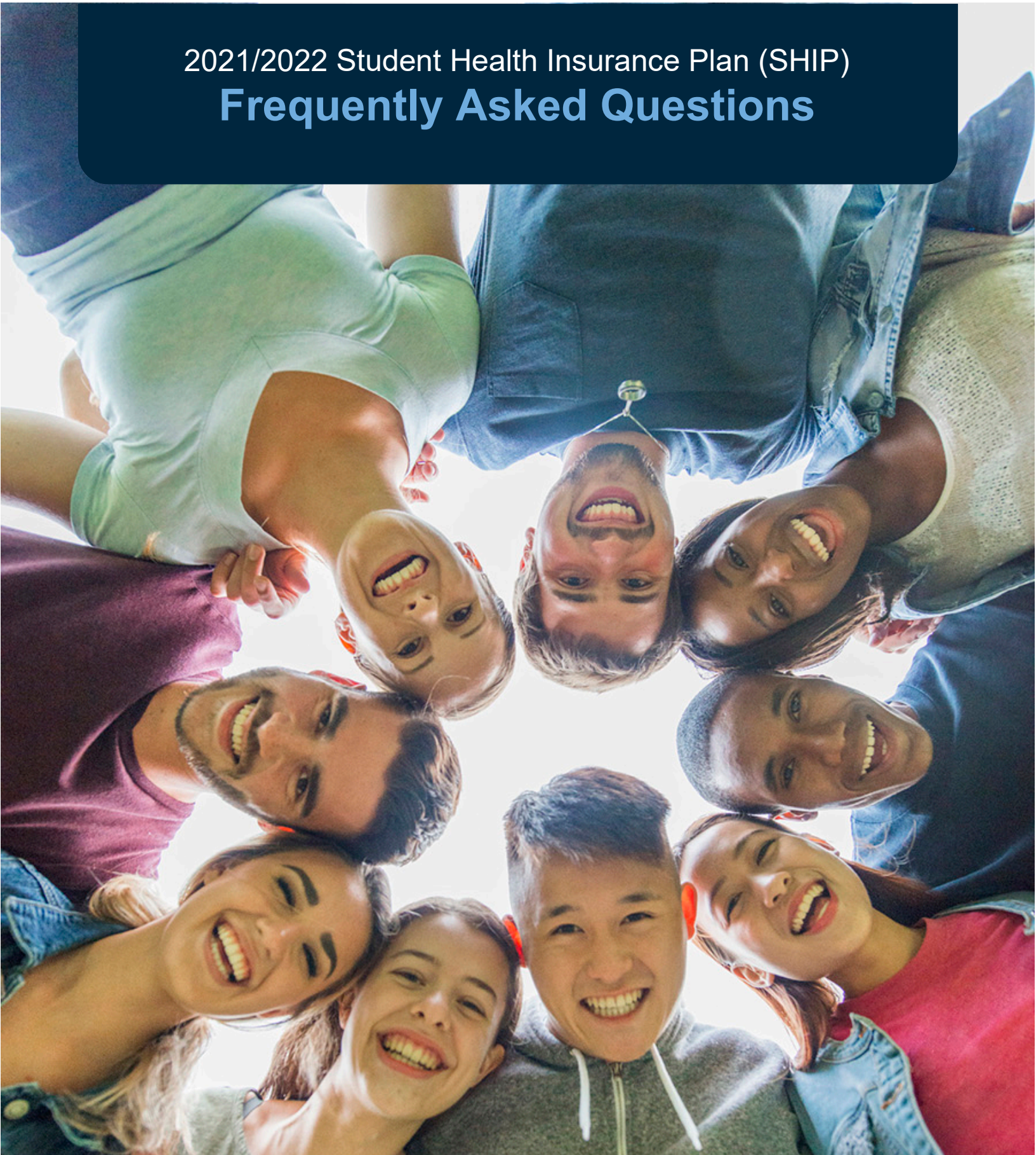


2021/2022 Student Health Insurance Plan (SHIP) **Frequently Asked Questions**



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Getting Started

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

A Go to www.gallagherstudent.com/RIT.

Q How do I log in?

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

Enrolling in my SHIP

Q Am I eligible for student health insurance?

- A Enrollment is voluntary for all domestic registered students. All full and part-time international students (except those on H1b Visas) will be automatically enrolled in the Student Health Plan each semester, based on registration status, and billed by Student Financial Services. International students who already have adequate US health insurance can waive this coverage.

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 How do I enroll?

Domestic Student Enroll option below. International students are auto enroll by RIT (no action needed)

- A
1. Go to www.gallagherstudent.com/RIT.
 2. Click 'International Student Waive/Domestic Student Enroll'
 3. Log in by following the instructions on the website.
 4. Select either "Domestic Student Enroll - Add Charge to my RIT Account" or "Domestic Student Enroll - Direct Pay" based on your preferred method of payment.
 5. Follow the instructions to complete the form.
 6. Save a copy of your reference number.

Q How do I enroll my dependents?

1. Go to www.gallagherstudent.com/RIT.
2. Click "Dependent Enroll".
3. Log in 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? 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're entering the armed forces.
 2. You submit 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 during which we received the request. Note: if your health coverage doesn't meet your school's waiver requirements, you will not be allowed to terminate coverage.

Q Can I enroll my eligible dependents?

- A No, the SHIP does not provide dependent coverage.

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 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 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 don't 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 won't 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?

International Student can waive if your current insurance plan is comparable to SHIP

- A
1. Go to www.gallagherstudent.com/RIT.
 2. Click "Student Waive/Enroll".
 3. Log in by following the instructions on the website (if you haven't already).
 4. Click the "International Student - Waiver Form".
 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 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'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 1-2 business days.
 - Once we verify your coverage, we'll 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'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 September 30, 2021
1. Go to www.gallagherstudent.com/RIT.
 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."

You may not edit your form after September 30, 2021

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

- A Yes, only if it's before your waiver/enrollment deadline of September 30, 2021
1. Go to www.gallagherstudent.com/RIT.

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."

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 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.

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'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.

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 90% 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 zero deductible for In-Network and Out-of-Network medical services.
- It has a zero copayment for office visits
- Prescription drugs are covered for a 30-day supply after:
- A \$15 copay for a generic drug
- a \$45 copay for a preferred brand name,
- a \$70 copay for a non-preferred brand name 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/RIT.

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.rit.edu/studentaffairs/studenthealth/>

Q How can I get more information about my plan?

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

Q How much does my student health insurance cost?

A See chart below

	Annual (08/15/2021-08/14/2022)	Fall (08/15/2021-12/31/2021)	Spring/Summer (01/01/2022-08/14/2022)
Enrollment/Waiver Deadline	September 30, 2021	September 30, 2021	February 15, 2022
Student	\$2,046	\$779	\$1,267
Spouse	\$2,046	\$779	\$1,267
Child	\$2,046	\$779	\$1,267
2+ Children	\$4,092	\$1,558	\$2,534

The above rates include charges for On Call Travel Assistance

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 How do I find a doctor?

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

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 SHP 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 OnCall International at 1-800-850-4556 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.

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 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 to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

- **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 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 available online usually available 5-7 business days after your enrollment is processed by Aetna.
1. Go to www.aetnastudenthealth.com.
 2. Click 'Your Member Website' at the top of the page.
 3. Click 'Register' if you haven't created an account or 'Login' if you have one.
 - You will need your Aetna ID number to proceed.
 - Newly-enrolled students can find this in the welcome email received from Aetna when your enrollment has been processed.
 - Returning students can use their Aetna ID number found on their prior year's ID card.
 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 Verification Letters are usually available 5-7 business days after your eligibility is confirmed.
1. Go to www.gallagherstudent.com/RIT
 2. On the left toolbar, click 'Account Home' and log-in by following the instructions
 3. Under 'My Account', click 'Authorize Account'.
 5. Enter your Student ID number and your date of birth.
 6. Click 'Authorize Account'.
 7. You will be redirected to the 'Account Home' page, then click 'Verification Letter' under 'Coverage History'

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 ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/RIT click the 'Customer Service' link
Benefits, claims, claims payments, and Tax forms	Aetna Student Health	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com
In-Network providers	Aetna PPO Network	Phone: 1-866-146-6590 Website: www.gallagherstudent.com/RIT , click 'Find a Doctor'
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-800-238-6279 Website: www.gallagherstudent.com/RIT , click 'Pharmacy Program'
Worldwide assistance services (medical evacuation and repatriation)	OnCall International	Toll-free within the United States: 1-800-850-4556 Collect from outside of the United States: 1-603-328-1713 Website: www.oncallinternational.com
Telehealth services	TeleDoc	Phone: 1-800-835-2362 Website: www.teledoc.com
Voluntary Dental	Ameritas	Phone: 1-855-672-3232