



# Vermont Law School 2019-2020 Student Health Insurance Plan (SHIP) Frequently Asked Questions



Student Health &  
Special Risk

# “How do I...?”

## Log in

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. On the top right corner of the screen, click “Student Login”.
3. Follow the login instructions.

## Enroll

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. On the left toolbar, 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/Waive” button.
5. Follow the instructions to complete the form.
6. Save a copy of your reference number.

## Enroll my dependents

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. On the left toolbar, click “Student Waive/Enroll”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. Follow the instructions to add your dependent information to the enrollment form.
5. Save a copy of your reference number.

## Waive

If your current insurance plan is comparable to the SHIP:

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. On the left toolbar, 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 Enroll/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.

## Edit my Form after it’s submitted

If it is before the waiver/enrollment deadline:

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. Log in (if you haven’t already) by following the instructions on the website.
3. On the left, click “View My Submitted Forms”.

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4. Select the form you want to edit.
5. Update the form as needed.
6. Click “Submit Edit.”

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

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

1. Go to [www.studentplanscenter.com](http://www.studentplanscenter.com).
2. Choose the College Student Insurance link, and select your school name from the drop-down box.
3. If you have created an NGL Student Plans Center account in the past, choose the Log In button to log in.
4. If you have not created an NGL Student Plans Center account, click “Create Account” and follow instructions to complete the registration process.
5. Once logged in, you will have access to ID cards, Claim information, and other plan-related information.

## Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2019, 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.

## Print a Verification Letter

Verification Letters are usually available 5-7 business days after your eligibility is confirmed.

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. On the left toolbar, click “Account Home”.
3. Log in by following the instructions on the website (if you haven’t already).
4. On the left toolbar, under “My Account”, click on “Authorize Account.”
5. Enter your Student ID number and your date of birth.
6. Click on “Authorize Account.”
7. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

## View my account information

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. Log in by following the instructions on the website (if you haven’t already).
3. On the left toolbar, under “My Account,” click on “Authorize Account”.
4. Enter your Student ID number and your date of birth.
5. Click on “Authorize Account”.
6. You will be redirected to the “Account Home” page where you can see your current coverage,

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claims ID number (if applicable), and contact information.

## Change my address

1. Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw).
2. On the left toolbar, click “Customer Service”.
3. Under the “Choose Help Topic” dropdown, select “Address Change”.
4. Complete the required fields.
5. Click “Submit”.

Make sure you also notify your school of your address change.

## Find a Doctor

Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw) and click on “Find a Doctor”.

## Find a Participating Pharmacy

Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw) and click on “Pharmacy Program”.

## 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 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 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.

### Need more information about your plan?

Go to [www.gallagherstudent.com/Vermontlaw](http://www.gallagherstudent.com/Vermontlaw)

### What changes have been made to the Plan for the 2019-2020 Policy Year?

- No changes were made to the Plan for the 2019-2020 Policy Year.

### Other features of your SHIP:

- This plan has a \$750 per policy deductible that applies to services received from an In-Network Provider
- This plan has a \$1500 per policy deductible that applies to services received from an Out-of-Network

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## Provider

For prescription drugs from participating pharmacies, you will pay:

- a \$30 copay for a 30-day supply of a generic/Tier-1 drug
- a \$60 copay for a 30-day supply of a preferred brand name/Tier-2 drug,
- a \$80 copay for a 30-day supply of a non-preferred brand name/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](http://www.gallagherstudent.com).

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

If you’re 21 or younger, you can get preventive dental and vision benefits with this plan. The same holds true for your enrolled eligible dependents as long as they are 21 or younger. 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/dental](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://www.gallagherstudent.com/vision). The types of plans and availability of plans vary by state.

## How much does the SHIP cost?

	Annual Coverage Period (09/01/2019-08/31/2020)	Fall Coverage Period (09/01/2019-2/29/2020)	Winter Coverage Period (3/1/2020-8/31/2020)
<b>Student</b>	\$3,814.00	\$1,897.00	\$1,917.00
<b>Spouse</b>	\$3,814.00	\$1,897.00	\$1,917.00
<b>One Child</b>	\$3,814.00	\$1,897.00	\$1,917.00

## 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 On Call International 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

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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?

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.

## Eligibility, Enrollment & Waiving

### Am I eligible for student health insurance?

All students registered for five (5) or more credits are automatically enrolled in the Student Health Insurance Plan at registration unless proof of comparable coverage is furnished. Distance Learning students are not eligible for the plan.

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.

### Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the ‘How do I...?’ section of this document

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

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lose your Student Health Insurance eligibility.

## 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? (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.

## More information about waiving coverage

- If you don’t complete a decision form by the published deadline, you will be automatically enrolled in and billed for your SHIP.
- Once you meet eligibility, you are enrolled for the remainder of the policy and can’t waive later in the year.
- 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.
- You should submit an online decision form, whether enrolling or waiving.

## What do you mean by “comparable coverage”?

If you decide to opt out of your SHIP, you must be insured by a plan that provides comparable coverage. This means it must comply with the Affordable Care Act (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
- Emergency care
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Diagnostic x-rays
- Physical therapy
- Chiropractic care

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- Prescription drugs
- Mental health and substance abuse treatment

## More information about “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 your SHIP may well 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
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

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

Yes, 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.gallagerstudent.com](http://www.gallagerstudent.com). Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

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.

## How do recent changes to the Affordable Care Act affect my SHIP?

Your SHIP fully complies with the Affordable Care Act (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,

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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.

## More information about buying health insurance through your state's or the federal marketplace

Are you an international student? If so, then purchasing a subsidized marketplace plan may jeopardize your visa status.

Also take note: Enrolling mid-year in a state marketplace plan will not allow you to leave 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.

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.

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, and stress. To learn more about your plan enhancements, visit [www.gallagherstudent.com](http://www.gallagherstudent.com). Select your school's page and then click on the “Discounts and Wellness” link.

### What other types of insurance are available?

Personal property and renters Insurance is available to students on- or off-campus, at home, or abroad. It covers damage or theft to laptops, cell phones, books, electronics, and much more. For details, go to [www.gallagherstudent.com/property](http://www.gallagherstudent.com/property).

Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com), select your school's page, and click on the “Other Insurance Products” link for complete details about additional insurance products and how to enroll.

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## Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/VermontLaw">www.gallagherstudent.com/VermontLaw</a> , click the 'Customer Service' link
Benefits, claims, and claims payments	Commercial Travelers	Commercial Travelers 70 Genesee Street Utica, NY 13502 Phone: 1-800-756-3702 Email: <a href="mailto:claims@commercialtravelers.com">claims@commercialtravelers.com</a> Website: <a href="http://www.commercialtravelers.com">www.commercialtravelers.com</a>
Preferred providers	First Health Provider Network	Phone: 1-888-685-7774 Website: <a href="http://www.gallagherstudent.com/VermontLaw">www.gallagherstudent.com/VermontLaw</a> , click 'Find a Doctor'
Participating pharmacies	Optum Rx	Phone: 1-800-756-3702 Website: <a href="http://www.gallagherstudent.com/VermontLaw">www.gallagherstudent.com/VermontLaw</a> , click 'Pharmacy Program'
Tax forms	Commercial Travelers	Commercial Travelers 70 Genesee Street Utica, NY 13502 Phone: 1-800-756-3702 Email: <a href="mailto:claims@commercialtravelers.com">claims@commercialtravelers.com</a> Website: <a href="http://www.commercialtravelers.com">www.commercialtravelers.com</a>
Voluntary Dental Voluntary Vision	Ameritas Dental Elect Ameritas Vision Elect	Website: <a href="http://www.gallagherstudent.com/VermontLaw">www.gallagherstudent.com/VermontLaw</a> , click 'Dental and Vision Enrollment'
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision) and Basix (Dental Savings)	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>  Basix Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a>
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-800-850-4556  Collect from outside the United States: 1-603-898-9159  Website: <a href="http://www.oncallinternational.com">www.oncallinternational.com</a>
Assistance programs	24/7 Nurseline	Phone: 1-800-850-4556

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