

Louisiana State University

Student Health Insurance Plan (SHIP)

Graduate Assistants & Fellows

November 1 & 2, 2023

How to Use Your Insurance



Definitions and Terms

Where to go for Care

Your Plan

ID Cards

Additional Benefits

How to Waive Student Health Insurance

Questions & Contacts

Insurance Definitions

Health Insurance shouldn't be complicated. Here are some 'health insurance' terms that you should be aware of. If you have any questions or want more clarity, please contact us.

Deductible - Is the amount you must pay before the insurance company will start paying on certain services

Out of Pocket Maximum (OOPM) - The maximum amount you are responsible for, once you meet your OOPM the insurance will pay at 100% (exclusions may apply)

Co-payment/coinsurance - Copayment is a dollar amount and coinsurance is a percentage you will be responsible to pay

Provider Network - The Provider Network is doctors and/or facilities that are contracted with United and offer care at a lower out-of-pocket cost

Network: United Healthcare Choice Plus PPO

Using In-Network Providers

- When you go to a participating provider (in-network), you pay less and there is no paperwork. The provider will file the claim with United Health Care Student Resources (UHCSR). If you go to an out-of-network provider, you may be responsible to make payment in full and submit a claim to UHCSR for reimbursement, which is typically more costly to you than in-network providers

Explanation of Benefits (EOB)

- Once the claim is processed by UHCSR, you will receive an Explanation of Benefits (EOB) Statement showing how payment was made and what amount, if any, you are responsible to pay
- You should receive a bill from the provider showing the amount the insurance paid and what amount you are responsible for. Match the bill with the EOB to ensure that you pay the correct amount

Getting the Care You Need

Minor Illness or Injury

- Colds, cough, sore throat or flu
- Fever
- Mental health
- Sprains
- Skin rashes



Where Do I Go When I Am Sick, Injured or Need Therapy

Major Emergency

- Major injury (a head injury)
- Severe shortness of breath
- Loss of consciousness
- Bleeding that doesn't stop after 10 minutes of direct pressure



**Life Threatening Emergency:
Call 911**

Medical Benefits

First:

- Always ask the provider if they are **'In Network' with United Healthcare**
- Have your **ID card** ready

Your responsibility

	In-Network	Out of Network
Deductible	\$500	\$1,000
Out of Pocket Max	\$8,500	\$25,000
Preventive Care	\$0	Allowed amount, after deductible
Primary Care Physician / Mental Health Visits	\$35, no deductible	Allowed amount, after deductible
Urgent Care	\$50, no deductible	\$50, no deductible
Emergency Room (Waived if Admitted)	\$250 copay, not subject to deductible	\$250 copay, not subject to deductible
Inpatient Hospital (pre certification required)	25% coinsurance, after deductible	50% coinsurance, after deductible



Fall Premium: \$1,142.00

Spring/Summer Premium: \$1,741.00

Prescription Benefits (INT/GA)

First:

- Always ask the pharmacy if they are **'In Network' with UHCSR**
- Have your **ID card** ready

Your responsibility

Prescription Benefits (retail)	<i>Your responsibility</i>	
	In-Network	Out of Network
Tier 1 Drugs (Generic)	\$20 Copay	No Benefits
Tier 2 Drugs (Preferred/Brand)	\$50 Copay	No Benefits
Tier 3 Drugs (Non Preferred/Specialty)	\$75 Copay	No Benefits



Examples of Cost-Sharing

- **Student has a sprained ankle and visits emergency room**
- **Allowed charges**
 - Xray = \$300
 - Doctor fee = \$400
 - Hospital facility fee = \$500
- **Patient payments**
 - \$250 ER Copay

Examples of Cost-Sharing

- Student has a car accident is admitted to hospital through the ER for three days
- **Allowed charges**
 - Xray = \$300
 - Doctor fee = \$400
 - Hospital facility fee = \$500
 - Room and board charges = \$3,000 X 3
 - *Total charges = \$11,200*
- **Patient payments**
 - \$0 ER Copay (waived since admitted)
 - \$500 deductible
 - \$2,675 coinsurance (25% of charges less deductible)
 - ***Total liability = \$3,175***

Plan Information

- Fully compliant with the Affordable Care Act (ACA)
- It covers preventive care services at no cost when you use In-Network providers. This includes:
 - Routine physicals and examinations
 - Screenings
 - GYN examinations
 - Most immunizations
- 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 and consultant visits
 - Ambulance
 - Emergency care
 - Prescription drugs

My Account - Dashboard

Services are available anytime via My Account at www.uhcsr.com/myaccount

UnitedHealthcare | StudentResources

COVID-19 Updates
Stay informed on resources available to you.

Student
SR ID: 9999999

Home | My Coverage | My Claims | My Benefits | Care Options | Messages | Action Center | Need Assistance?

My Claims/Balances

- Claims Summary**
Summary of pending & completed claims
- Member Balances**
Deductible and Out-of-Pocket Balances
- Submit Claim**
Request Reimbursement for your claims

My Benefits

- Medical**
- Additional Benefits**

Care Options

- Find Medical Provider/Estimate Cost**
Locate a Healthcare Provider
- Find Mental Health Resources**
Review your Mental Health Services
- Student Health Center**
Your school's Student Health Center
- Telehealth Medical**
24/7 doctor access
- Telehealth Mental Health**
Virtual online counseling
- Pharmacy Locator**
Find a pharmacy nearby
- Not Sure Where To Go?**
Know your care options and cost

[Explore More](#)



Ancillary Products & Services

StudentResources Living Well

Members enrolled a UHCSR SHIP Plan, can log into www.uhcsr.com/MyAccount and click on Additional Benefits to access the following resources:



24/7 Crisis & Counseling Support

Providing immediate access to Counselors at no cost. Our crisis intervention and licensed clinicians are always ready for urgent situations.



Living Well Portal

Secure access to self-help tools and resources including articles, interactive learning tools, webinars, online courses and support groups.



Mental Health Telehealth Services

Our partnership with HealthiestYou, a Teladoc company, provides free, confidential access to treat a wide range of issues. Members can download the app: HealthiestYou.



Wellness Videos

Visit www.uhcsr.com/video for a library of videos addressing common mental health topics.



Legal/Financial Stress Assistance

Access to licensed professionals to help with legal and financial issues.



Mental Health Provider Directory

United Behavioral Health (UBH) provides access to quality inpatient and outpatient care, and is designed to engage members through digital and clinical resources designed to help improve their health and reduce costs.



Medicine Management

Our partnership with HealthiestYou, a Teladoc company, provides free, confidential access to treat a wide range of issues. Members can download the app: HealthiestYou.

Telehealth - Virtual Visits



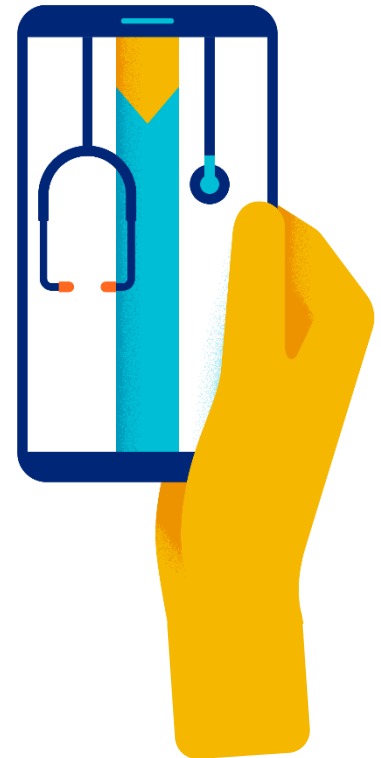
We have partnered with HealthiestYou to provide access to doctors and mental healthcare from anywhere students are. All services are **free** for students covered under the insurance plan. Available in all 50 states.

Medical – phone or video

- 24/7 physician access
- No cost for students covered under the plan
- Reduced rate available to non-UHCSR members

Mental Health – phone or video

- Talk to a board-certified psychiatrist, licensed psychologist, therapist or counselor – the member chooses
- Schedule an appointment
- No cost for students covered under the plan
- Reduced rates for non-UHCSR members



UHC Global – 24/7 Coverage

Insured students, covered by the UHCSR plan, and their insured spouse, Domestic Partner and insured minor child(ren) are eligible for UnitedHealthcare Global Emergency Services.

Key assistance benefits include:

- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains



Voluntary Dental and Vision Plans



Student Health &
Special Risk

Dental and Vision Insurance Plans are available to all students to purchase on a voluntary basis at an additional cost. The dental and/or vision plan is available through Humana. Students and their eligible dependents can enroll in these plans on a voluntary basis. The premium rates are as follows:

VISION	MONTHLY PREMIUM	ANNUAL 8/1/2023-7/31/2024
Student	\$6.24	\$74.88
Student + 1 (Spouse or Child)	\$12.48	\$149.76
Student + Family	\$16.73	\$200.76
DENTAL	MONTHLY PREMIUM	ANNUAL 8/1/2023-7/31/2024
Student	\$36.34	\$436.08
Student + 1 (Spouse or Child)	\$78.16	\$937.92
Student + Family	\$117.77	\$1,413.24

NOTE: Students newly eligible for coverage starting in the Spring semester may enroll between 12/1/2023 and 1/31/2024 for 1/1/2024 coverage effective date. Please contact your local Member Advocate at (225) 906-1280 with any questions concerning your new benefits.

Program Enhancements

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/>.

To learn more about these Program Enhancements please visit your school specific Webpage at:

www.gallagherstudent.com/lsu-batonrouge

Student Health Insurance Dates and Costs

Website Activation Dates

Period	Activation Date	Waive By Date
Fall	7/12/2023	9/8/2023
Spring/Summer	11/15/2023	2/2/2024
Summer	4/24/2024	5/24/2024

All Graduate Assistants are required to waive for each period, including Summer.

All Fellows must "Opt In" each period, including Summer.

Coverage Dates and Plan Cost

Rates	Annual 8-14-23 to 8-13-24	Fall 8-14-23 to 1-5-24	Spring/Summer 1-6-24 to 8-13-24	Summer 5-22-24 to 8-13-24
Student	\$2,883.00	\$1,142.00	\$1,741.00	\$661.00
Spouse	\$2,883.00	\$1,142.00	\$1,741.00	\$661.00
One Child	\$2,883.00	\$1,142.00	\$1,741.00	\$661.00
Two or More Children	\$5,766.00	\$2,284.00	\$3,482.00	\$1,322.00
Spouse and Two or More Children	\$8,649.00	\$3,426.00	\$5,223.00	\$1,983.00

***Note: GA/FE premium subsidized at 75%**

Requirements to Waive Coverage

Eligibility for the Student Health Insurance Plan

All full-time Graduate Assistants (20-hour appointment) will be automatically enrolled in the plan on a hard waiver basis unless proof of coverage meeting all University requirements is submitted and approved prior to the deadline.

Eligibility to Waive the Student Health Insurance Plan*

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements.

All full-time Graduate Assistants (20-hour appointment) will be automatically enrolled in the plan on a hard waiver basis unless proof of coverage meeting all University requirements is submitted and approved prior to the deadline. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

***NOTE: International Students must also show proof of the following:-**

Minimum coverage of \$25,000 repatriation of remains to home country. (pre-existing conditions related deaths (including suicide) must be covered; coverage must remain in force during entire stay in the U.S.)
Minimum coverage of \$50,000 medical evacuation to home country. (pre-existing conditions related illnesses must be covered; coverage must remain in force during entire stay in the U.S.)

How Do I Waive Coverage?



Waiving the Student Health Insurance Plan*

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Log in by following the instructions on the website.
3. Click the yellow 'Waive' button under the 'Plan Summary' tile.
4. Follow the instructions to complete the form.
5. You will need your health insurance ID card.
6. Confirmation email will be sent.

*If you do not submit an approved waiver by the deadline, you will be automatically enrolled and billed for the Student Health Insurance Plan.

Enroll my dependents

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Log in by following the instructions on the website.
3. Click on the green 'Enroll' button under the 'Plan Summary' tile.
4. Follow the instructions to complete the form to enter and enroll your "Dependent Spouse/Partner" and/or "Dependent Children".
5. You are required to upload supporting documentation, e.g. marriage or birth certificate.
6. You will be prompted to submit payment.
7. Save Confirmation email will be sent.



NOTE: You will not be able to enroll your dependents until you have been enrolled (by the Bursar's Office). 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.

Who do I contact:

Gallagher Student Health & Special Risk (GSH) manages the student insurance program for LSU

First point of Contact for You – Eligibility, Coverage, Service Questions
Customer Service Team

Monday – Friday, 7:30 AM – 7:00 PM CST
1-844-288-4920

www.gallagherstudent.com/lsu-batonrouge

Questions on Insurance Benefits and Claims:

UnitedHealthcare StudentResources
P.O. Box 809025, Dallas, TX 75380-9025
Phone: 1-866-948-8472

Email: GKClaims@uhcsr.com

Website: www.uhcsr.com



Questions and Answers

