



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 www.gallagherstudent.com/lsu-batonrouge.

Enrolling in My SHIP

Am I eligible for student health insurance?

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. 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.

How do I login?

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Under "Profile," enter your school email address and click "Log In".

First-time users*: You will need to complete the registration form by clicking on "Sign Up." Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

***NOTE:** If you are enrolled prior to your initial login, an account will be created and you will receive email notification with instructions on how to reset your password.

How do I enroll?

If you are needing to enroll in SHIP, no action is needed as you will be automatically enrolled through the Bursar's office. To view your coverage details:

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

How do I enroll my dependents?

You must be enrolled before you can enroll your dependents.

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the login Instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. You will be prompted to submit payment.
6. Enrollment notification email will be sent.

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.

Note: *If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

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 www.gallagherstudent.com/lsu-batonrouge.
2. Follow the login instructions.
3. Click on the “Waive” 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?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school. Here is 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.

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

Yes, but only if it's before your waiver/enrollment deadline of September 8, 2023.

1. Go to www.gallagherstudent.com/lsu-batonrouge.
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 8, 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.

You can only add eligible dependent(s) outside of the enrollment period 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

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/lsu-batonrouge.
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 we will refund — or 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

What do my benefits include?

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 75% 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 \$500 per Insured, per policy year] deductible for In-Network services and a \$1000 per Insured, per policy year deductible for Out-of-Network services.
- Prescription drugs are covered for a 30-day supply after a:
 - \$20 copay for a Tier-1 drug,
 - \$50 copay for a Tier-2 drug,
 - \$75 copay for a Tier-3 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/lsu-batonrouge.

How can I get more information about my plan?

Go to www.gallagherstudent.com/lsu-batonrouge or [Louisiana State University | UnitedHealthcare Student Resources \(uhcsr.com\)](http://Louisiana State University | UnitedHealthcare Student Resources (uhcsr.com)).

Have changes been made to this year's plan?

No changes were made to the plan for the 2023–2024 Policy Year.

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

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 UnitedHealthcare Global Toll-free at 1-800-527-0218 within the United States; and collect at 1-410-453-6330 from outside of the United States 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 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. You may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/lsu-batonrouge.

What other services are available to me through my SHIP?

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/>.

What other insurance products are available to students?

The following services are also available to students:

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	SPRING/SUMMER 1/1/2024-7/31/2024
Student	\$6.24	\$74.88	\$43.68
Student + 1 (Spouse or Child)	\$12.48	\$149.76	\$87.36
Student + Family	\$16.73	\$200.76	\$117.11
DENTAL	MONTHLY PREMIUM	ANNUAL 8/1/2022-7/31/2023	SPRING/SUMMER 1/1/2023-7/31/2023
Student	\$36.34	\$436.08	\$254.38
Student + 1 (Spouse or Child)	\$78.16	\$937.92	\$547.12
Student + Family	\$117.77	\$1,413.24	\$824.39

To Enroll:

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the log in instructions.
3. Click on “Enroll” under the desired ‘Plan Summary’, e.g. 2023-2024 LSU Baton Rouge Voluntary Dental Insurance or 2023-2024 LSU Baton Rouge Voluntary Vision Insurance.
4. Complete the enrollment form and submit payment.
5. You will be sent a confirmation email along with the receipt of payment.

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.

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 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms on or after 09/09/2023	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Pharmacy Program'
Voluntary Dental	Humana	Phone: 1-800-233-4013
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road, Quincy, MA 02171 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Help Center' link
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 findbestbenefits.com/student 800-252-3059 findbestbenefits.com/student https://qsh.silvercloudhealth.com/signup/
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: assistance@UHCGlobal.com
Telehealth services	Healthiest You	Phone: 1-855-870-5858 Website: www.telehealth4students.com