University of Maryland, Baltimore
2019-2020 Student Health Insurance Plan (SHIP)
Frequently Asked Questions
“How do I…?”

Log in
2. On the top right corner of the screen, click “Student Login”.
3. Follow the login instructions.

Enroll
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.

Vision Enroll
1. Go to www.uhcsr.com/umaryland
2. Under Vision – Student Plan, click on “Explore Policy”
3. Click “Enroll Now”
4. Follow the instructions to complete the form and pay online.

Enroll my dependents
2. On the left toolbar, click “Dependent Enroll”.
3. Log in (if you haven’t already) 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.

Waive
If your current insurance plan is comparable to the SHIP:
2. On the top right corner of the screen, click ‘Student Login’.
3. Your user account has been created for you. Your user name is your UMB email address. Your temporary password is your Banner ID (which you can get by clicking the “Registration Status” link on the welcome page in SURFS). If your Banner ID is @00123456, enter 000123456 as the password. You will be prompted to reset your password the first time you log in. A secure link will be sent to your UMB email address to complete the process. Once the password is reset you will not receive a prompt again.
4. On the left toolbar, click “Student Waive/Enroll”.
5. Click the “I want to Enroll/Waive” button.
6. Follow the instructions to complete the form.
7. 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:
2. Log in (if you haven’t already) by following the instructions on the website.
3. On the left, click “View My Submitted Forms”.
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.

**Obtain an ID card - New Instructions for 2019-2020**
ID cards are usually available 5-7 business days after your eligibility is confirmed.
2. Click “Create Account”.
3. Complete the registration form using your name, date of birth, and student ID number.
4. Once logged in, you will have access to ID cards, Claim information, EOBs and other plan-related information.

**Obtain a tax form**
If the federal government requires reporting of health insurance coverage for 2019, you can obtain a copy of your tax form through UHCSR’s My Account feature.

**Print a Verification Letter**
Verification Letters are usually available 5-7 business days after your eligibility is confirmed.
2. On the left toolbar, click “Account Home”.
3. Log in (if you haven’t already) by following the instructions on the website.
4. You will be redirected to the “Account Home” page, then click on “Verification Letter” under “Coverage History.”

**View my account information**
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.”
Change my address

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/umb and click on “Find a Doctor”.

Find a Participating Pharmacy

Go to www.gallagherstudent.com/umb 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/umb, “My Benefits and Plan Information”

Other features of your SHIP:

• It has a $100 per policy deductible for in-network medical services
• It has a $200 per policy deductible for out-of-network medical services
• For prescription drugs from participating pharmacies, you will pay:
  • a $20 copay for a 31-day supply of a Tier-1 drug
  • a $40 copay for a 31-day supply of a Tier-2 drug
  • a $70 copay for a 31-day supply of a 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 looking at UHC’s Pharmacy Drug List under “Pharmacy Program” at www.gallagherstudent.com/umb.

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

1. New Insurance Company. Effective August 1, 2019, UnitedHealthcare StudentResources will be the insurance company providing coverage to UMB students. UnitedHealthcare StudentResource(UHCSR) is the division within UnitedHealthcare specializing in student health. UHCSR has been a leader in student health for 40+ years, working with over 500 colleges and universities and covering 500,000 students.

2. Benefit Changes to reduce your out-of-pocket costs:
   - Lower Out-of-Pocket Maximum. Currently the In-Network out-of-pocket maximum is $6,350/Individual & $12,700/Family. It is being reduced to $1,500/ Individual &$3,000/Family. The Out-of-Network out-of-pocket maximum is also changing from $12,700/Individual and $24,500/Family to $5,000/Per Person.
   - Lower Copayments for office visits:
     - Decrease copayment for Doctor Visit from $25 to $15 per visit
     - Decrease copayment for Specialist Visit from $40 to $15 per visit
     - Decrease copayment for Urgent Care copayment from $50 to $25 per visit
   - Decrease per policy year deductible from $250/In-Network & $500/Out-of-Network to $100 In-Network and $200/Out-of-Network.

Does your plan include dental and/or vision benefits?
If you’re 19 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 19 or younger. For details, refer to your SHIP brochure or certificate.

More information about your dental options
To enroll in a voluntary dental plan (additional cost), go to www.gallagherstudent.com/dental. The types of plans and availability of plans vary by state.

How much does the Vision Plan cost?

<table>
<thead>
<tr>
<th>Enrollment/Waiver Deadline</th>
<th>Annual (08/01/2019-07/31/2020)</th>
<th>Spring (02/01/2020-07/31/2020)</th>
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<tbody>
<tr>
<td>Student</td>
<td>$137.04</td>
<td>$137.04</td>
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<tr>
<td>Student &amp; Spouse</td>
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<td>$258.80</td>
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<tr>
<td>Student &amp; Children</td>
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<td>$304.80</td>
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<tr>
<td>Student &amp; Spouse &amp; Children</td>
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How much does the SHIP cost?

<table>
<thead>
<tr>
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<th>Fall (08/01/2019-01/31/2020)</th>
<th>Spring (02/01/2020-07/31/2020)</th>
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<tr>
<td>Enrollment/Waiver Deadline</td>
<td>September 16, 2019</td>
<td>February 14, 2020</td>
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<tr>
<td>Student</td>
<td>$1,936</td>
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<tr>
<th></th>
<th>Annual (08/01/2019-07/31/2020)</th>
<th>Spring (02/01/2020-07/31/2020)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment/Waiver Deadline</td>
<td>September 16, 2019</td>
<td>February 14, 2020</td>
</tr>
<tr>
<td>Spouse</td>
<td>$3,872</td>
<td>$1,925</td>
</tr>
<tr>
<td>One Child</td>
<td>$3,872</td>
<td>$1,925</td>
</tr>
<tr>
<td>Two or more Children</td>
<td>$7,744</td>
<td>$3,850</td>
</tr>
<tr>
<td>Spouse + 2 or more Children</td>
<td>$11,616</td>
<td>$5,775</td>
</tr>
</tbody>
</table>

All dependent rates do not include the student rate. Student insurance payments are facilitated through your UMB student account.

Do I need a referral from my school’s Health Services to see an off-campus health provider?
No, you don’t need a referral. However, seeking care or advice first from Health Services is a good idea, since they can connect you with valuable on-campus services or refer you to providers they know off-campus. For more information, visit your school’s Health Services website: [http://www.umaryland.edu/studenthealth/](http://www.umaryland.edu/studenthealth/)

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 UnitedHealthcare 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
How do I...?

- 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. Note: you won’t be able to continue your coverage after your policy terminates.

Eligibility, Enrollment & Waiving

Am I eligible for student health insurance?
All full-time students taking 9+ credit hours are automatically billed for and enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by selecting the waiver option on the Health Insurance Decision Form. Any student taking less than 9 credit hours will not be automatically billed, but are eligible to enroll on a voluntary basis.

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) by going to www.gallagherstudent.com/umb and clicking on “Dependent 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 60 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 60 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 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 are taking 9 or more credits and 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, unless you experience a qualifying event and gain coverage due to marriage since the waiver deadline.
- 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
- 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

Will you audit or verify my waiver request?
Yes, we will audit or verify your request. This is to make sure your insurance plan will cover you and provide access to doctors, hospitals and other providers when you’re at school.

More information about our waiver review process
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 24 to 48 hours.
• Once we verify your coverage, we’ll let you know whether we approved your waiver via an email to the address you provided on your form. 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.

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/umb. 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, 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.

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 for that coverage period. If you miss the fall/annual waiver period, you may submit a request to waive spring coverage.
## Important Contact Information

<table>
<thead>
<tr>
<th>Answer Needed</th>
<th>Who To Contact</th>
<th>Contact Information</th>
</tr>
</thead>
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| Waiver, Enrollment, and coverage | Gallagher Student Health & Special Risk | 500 Victory Road
Quincy, MA 02171
Website: [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb), click the ‘Customer Service’ link |
| Benefits, claims, and claims payments incurred on or **after August 1, 2019** | 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](http://www.uhcsr.com) |
| Benefits, claims and claims payment incurred **prior to August 1, 2019** | CareFirst BlueCross Blue Shield | CareFirst BlueCross Blue Shield
10455 Mill Run Circle
Owings Mills, MD 21117-5559
Phone: 1-844-898-3332
To pre certify: 1-800-294-3446
Website: [www.carefirst.com](http://www.carefirst.com) |
| Preferred providers effective August 1, 2019 | UnitedHealthcare Choice Plus PPO | Phone: 1-866-948-8472
Website: [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb), click ‘Find a Doctor’ |
| Participating pharmacies effective August 1, 2019 | OptumRx | Phone: 1-800-248-1062
Website: [www.gallagherstudent.com/umb](http://www.gallagherstudent.com/umb), click ‘Pharmacy Program’ |
| Tax forms for 2018-2019 | CareFirst BlueCross Blue Shield | CareFirst BlueCross Blue Shield
10455 Mill Run Circle
Owings Mills, MD 21117-5559
Website: [www.carefirst.com](http://www.carefirst.com) |
| Tax forms for 2019-2020 | UnitedHealthcare StudentResources | UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
Phone: 1-866-948-8472
Website: [www.uhcsr.com](http://www.uhcsr.com) |
| Voluntary Dental | Ameritas Dental | Website: [www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental) |
| Voluntary Vision | UnitedHealthcare Vision | Website: [www.gallagherstudent.com/UMB](http://www.gallagherstudent.com/UMB) |
Worldwide assistance services (medical evacuation and repatriation), Effective August 1, 2019

| **Worldwide assistance services** | **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 |
|----------------------------------|-----------------------------|---------------------------------------------------------------------------------|

**Additional Program through UnitedHealthcare StudentResources, effective August 1, 2019**

| Medical Telehealth services | HealthiestYou | Phone: 1-855-870-5858  
Website: [www.telehealth4students.com](http://www.telehealth4students.com) |
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<tbody>
<tr>
<td>Behavioral telehealth services</td>
<td>BetterHelp</td>
<td>Website: <a href="http://www.counseling4students.com">www.counseling4students.com</a></td>
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