Louisiana State University - Baton Rouge (Domestic)
2019-2020 Student Health Insurance Plan (SHIP)
Frequently Asked Questions
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 “Domestic Student 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.

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.

Obtain an ID card
ID cards are usually available 5-7 business days after your eligibility is confirmed.
2. If you have created a UHCSR Account in the past, log in.
3. If you have not created a UHCSR Account, Click “Create Account”.
4. Complete the registration form using your name, date of birth, and student ID number.
5. 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, 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.
2. On the left toolbar, click “Account Home”.

This FAQ is a summary only. It does not include all benefits, restrictions, and exclusions in your SHIP. Please refer to “My Benefits and Plan Information” on the plan website for full details.
“How do I…?”

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**

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

**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/lsu-batonrouge and click on “Find a Doctor”.

**Find a Participating Pharmacy**

Go to www.gallagherstudent.com/lsu-batonrouge 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 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.

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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/lsu-batonrouge.

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:
- It has a $250 per policy deductible for in-network medical services.
- It has a $500 per policy deductible for out-of-network medical services
- For prescription drugs from participating pharmacies, you will pay:
  - a $15 copay for a 30-day supply of a Tier-1 drug
  - a $50 copay for a 30-day supply of a Tier-2 drug,
  - a $75 copay for a 30-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 visiting your school’s page at www.gallagherstudent.com.

Does your plan include dental and/or vision benefits?
If you’re 18 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 18 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 or www.gallagherstudent.com/vision. The types of plans and availability of plans vary by state.

A voluntary dental plan is available through Humana. Students can enroll in this voluntary dental plan by visiting www.gallagherstudent.com/lsu-batonrouge and clicking on the “Dental/Vision Enroll” link.

How much does the SHIP cost?

<table>
<thead>
<tr>
<th>Enrollment/Waiver Deadline</th>
<th>Annual 08/14/2019-08/13/2020</th>
<th>Fall 08/14/2019-01/05/2020</th>
<th>Spring/Summer 01/06/2020-08/13/2020</th>
<th>Summer 06/01/2020-08/13/2020</th>
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<tbody>
<tr>
<td>Student</td>
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<td>$1,083</td>
<td>$1,645</td>
<td>$555</td>
</tr>
<tr>
<td>Spouse *</td>
<td>$2,728</td>
<td>$1,083</td>
<td>$1,645</td>
<td>$555</td>
</tr>
<tr>
<td>One Child*</td>
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<td>$1,083</td>
<td>$1,645</td>
<td>$555</td>
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</tbody>
</table>

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"How do I…?"

<table>
<thead>
<tr>
<th>Two or More Children*</th>
<th>$5,456</th>
<th>$2,166</th>
<th>$3,290</th>
<th>$1,110</th>
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<tbody>
<tr>
<td>Spouse + Two or More Children*</td>
<td>$8,184</td>
<td>$3,249</td>
<td>$4,935</td>
<td>$1,665</td>
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</table>

*A nominal, non-refundable processing fee applies.

Do I need a referral from my school’s Health Services to see an off-campus health provider?
Yes, a referral is required before seeking care or treatment from an off-campus provider. Without a referral, services you receive off-campus could be denied. Please refer to the plan brochure for details about the referral requirement and any exceptions to this requirement.

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 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

Am I eligible for student health insurance?
All Domestic undergraduate and graduate students registered for resident study and taking classes at LSU
Baton Rouge are eligible to enroll in this insurance plan on a voluntary basis. Covered students may enroll their eligible Dependents 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 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 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 lose your Student Health Insurance eligibility.

Once I’m enrolled in the SHIP, can I cancel it? Can I get 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. 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.

Please visit 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.

Important Contact Information

<table>
<thead>
<tr>
<th>Answer Needed</th>
<th>Who To Contact</th>
<th>Contact Information</th>
</tr>
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</table>
| Enrollment, coverage, or ID cards | Gallagher Student Health & Special Risk| 500 Victory Road  
Quincy, MA 02171  
Website: www.gallagherstudent.com/lsu-batonrouge, click the ‘Customer Service’ link |
| Claims and claims payment incurred| 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 providers               | 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’ |
| Tax forms                         | 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 |
<p>| Voluntary Dental                  | Humana                                | Phone: 1-800-233-4013 |</p>
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| Gallagher Student Health Plan Enhancements        | EyeMed (Discount Vision) and Basix (Dental Savings) | EyeMed  
Phone: 1-866-839-3633  
Website: [www.enrollwitheyemed.com](http://www.enrollwitheyemed.com)  
Basix  
Phone: 1-888-274-9961  
Websites: [www.basixstudent.com](http://www.basixstudent.com) |
| 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 |
| Questions about telehealth services                | Healthiest You                        | Phone: 1-855-870-5858  
Website: [www.telehealth4students.com](http://www.telehealth4students.com) |
| Questions about behavioral telehealth services     | BetterHelp                             | Email: contact@betterhelp.com        |