

Student Health Insurance Plan Frequently Asked Questions



Gallagher

Student Health &
Special Risk



Table of Contents

Where can I learn about the student health insurance plan (SHIP)?..... 2

Who is the insurance carrier?..... 2

Where do I go for care?..... 2

What is the difference between an In-Network provider and an Out-of-Network Provider? 2

How do I find a Provider in the Cigna Network for both medical and behavioral health? 2

When scheduling an appointment, should I tell the provider's office which network I have?..... 3

Does SHIP cover Dental services? 3

Does SHIP cover Vision services? 3

How can I check the status of a claim submitted?..... 3

What do I do if I receive a bill for a medical visit?..... 3

What if I need a prescription drug?..... 3

How do I enroll my dependents? 4

OPT and visiting Scholars Enrollment 4

Who do I contact?..... 5



Where can I learn about the student health insurance plan (SHIP)?

Visit www.gallagherstudent.com/stout to access general plan information including instructions on how to access your ID card, find a doctor, and review your health insurance benefits. **You do not need to login to the Gallagher website to access plan information.**

Who is the insurance carrier?

Wellfleet is UW System's insurance carrier and claims administrator. Wellfleet processes medical claims for members enrolled in the UW-System International Student Health Insurance Plan (SHIP).

You can contact Wellfleet to check claims process, plan coverage and other claim related questions. Wellfleet's office hours are Monday to Thursday 8:30 am-7:00 pm EST and Friday 8:30am- 5:00pm EST at 877-657-5030. Visit the [Wellfleet](#) website.

Where do I go for care?

Visit your school's Student Health Center on campus for services when available. If you are unable to visit the health center:

- You can make an appointment with a Physician in another facility.
- Visit a walk-in clinic or Urgent Care Center if you are feeling unwell.
- Go to an Emergency Room in a hospital for emergency treatment or life-threatening conditions.

What is the difference between an In-Network provider and an Out-of-Network Provider?

In-Network Providers: are Physicians, Hospitals and other healthcare providers who are part of the Cigna network and have contracted with Wellfleet to provide medical care at reduced prices. When you use an In-Network provider, your expense is lower and most benefits are paid at 90%. There are some services, which may require you to pay a small copayment for example \$35 copay for a physicians' visit.

Out-of-Network Providers: are Physicians, Hospitals and other healthcare providers who have no special agreement with Wellfleet. The out-of-pocket expense to you will be higher and most benefits are only paid at 80%.

How do I find a Provider in the Cigna Network for both medical and behavioral health?

To find a provider in the Cigna Network, locate the Cigna Network logo found on your SHIP ID card. You can also access your provider directory provider by visiting www.gallagherstudent.com/stout and clicking on the **Find a Doctor** link.



When scheduling an appointment, should I tell the provider's office which network I have?

Yes. The office should look on your SHIP ID card to identify your Cigna Network and to confirm they are participating in that network.

How do I find out if a specific treatment is covered by SHIP?

- Call Wellfleet Customer Service 1.877.657.5030
- Email Wellfleet Customer Service: customerservice@wellfleetinsurance.com

Does SHIP cover Dental services?

Routine Dental for anyone over age 19 is not covered under the SHIP.

Does SHIP cover Vision services?

Yes one (1) routine eye exam visit per year is covered 100%.

How can I check the status of a claim submitted?

- Call Wellfleet 1.877.657.5030 or email customerservice@wellfleetinsurance.com
- Or visit the [Wellfleet](https://www.wellfleet.com) website to create an account and track claims.

What do I do if I receive a bill for a medical visit?

Call Wellfleet 1.877.657.5030 or email customerservice@wellfleetinsurance.com

What is an Explanation of Benefits (EOB) and how do you read it?

Once a claim has been reviewed and processed, Wellfleet, will send you an Explanation of Benefits showing what the plan has covered, what discounts have been applied, and what your remaining financial responsibility (if any) is. This is not a bill, so do not send any balance due to Wellfleet. The provider will receive a separate notification from Wellfleet and should send you a revised bill for any remaining amount due.

What if I need a prescription drug?

If you receive a prescription from your doctor, bring the prescription to the pharmacy and present the prescription along with your SHIP ID Card to the Pharmacist.



Prescriptions are paid at 100% after a member copayment. You pay the copayment when you pick up your prescription from the pharmacist. Depending on the drug, you may have to pay either \$15, \$30, or \$50.

Prescriptions must be filled at a Wellfleet Rx participating pharmacy. Show your ID card when filling a prescription to be charged the applicable copayments for your prescription drug program. For more information, login to your [Wellfleet Rx Student Account](#).

How do I enroll my dependents?

Please go to:

- 1- www.gallagherstudent.com/stout
- 2- Click on Student Login on the upper right hand corner
- 3- Click need Help Logging in or Creating an account?
- 4- Scroll down and complete the Create account Form.
- 5- After your account is created, click on the 'Dependent Enroll' link on the left toolbar
- 6- Complete the form with your payment instructions.
- 7- Make sure to enroll your dependents in the coverage period you are enroll in (i.e. if you are enrolled in Annual coverage, enroll your dependents in Annual coverage).

OPT and visiting Scholars Enrollment:

Please go to:

- 1- www.gallagherstudent.com/stout
- 2- Click on Student Login on the upper right hand corner
- 3- Click need Help Logging in or Creating an account?
- 4- Scroll down and complete the Create account Form.
- 5- After your account is created, click on the 'Direct Pay Enroll' link on the left toolbar
- 6- Complete the form with your payment instructions.



Who do I contact?

See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Wellfleet Student	Wellfleet Group, LLC PO Box 15369, Springfield, MA 01115 Phone: 1-877- 657-5030, Email: customerservice@wellfleetinsurance.com
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369, Springfield, MA 01115 Phone: 1-877- 657-5030, Email: customerservice@wellfleetinsurance.com
Preferred Provider Network	CIGNA PPO Network	Phone: 1-800-997-1654 Website: www.gallagherstudent.com/stout , click 'Find a Doctor'
Participating pharmacies	Wellfleet Rx	Phone: 1-877-640-7940 Website: Wellfleet Rx Student Account.
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Nurseline	24/7 Nurseline or Student Assistance Program	1-800 634-7629
Behavioral Health Line	Wellfleet Care Connect	Phone: 1-888- 857-5462