



**Frequently Asked Questions  
For Xavier University Students  
2016-2017 Student Health Insurance Plan**

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## “How do I...?”

<i>Log in</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the top right corner of the screen, click ‘Student Login’.</li> <li>3. Follow the login instructions.</li> </ol>
<i>Enroll</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the left toolbar, click ‘Student Waive/Enroll’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. Click the ‘I want to Enroll’ button.</li> <li>5. Follow the instructions to complete the form.</li> <li>6. Print or write down your reference number.</li> </ol>
<i>Enroll my dependents</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the left toolbar, click ‘Dependent Enroll’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. Follow the instructions to complete the form and submit payment.</li> <li>5. Print or save a copy of the confirmation page.</li> </ol>
<i>Waive</i>	<p><i>If your current coverage is comparable to the Student Health Insurance Plan:</i></p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the left toolbar, click ‘Student Waive/Enroll’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. Click the ‘I want to Waive’ button.</li> <li>5. Follow the instructions to complete the form.</li> <li>6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.</li> </ol>
<i>Print an ID card</i>	<p><i>ID cards are usually available 5-7 business days after your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the left toolbar, click ‘Account Home’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’.</li> <li>5. Enter your Student ID number and your date of birth.</li> <li>6. Click on ‘Authorize Account’.</li> <li>7. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.</li> </ol>
<i>Obtain a tax form</i>	<p>Tax forms are mailed by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.</p>
<i>Print a Verification Letter</i>	<p><i>Verification letters are usually available 5-7 business days after your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the left toolbar, click ‘Account Home’.</li> <li>3. Log in (if you haven’t already).</li> <li>4. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’.</li> <li>5. Enter your Student ID number and your date of birth.</li> <li>6. Click on ‘Authorize Account’.</li> <li>7. You will be redirected to the ‘Account Home’ page, then click on ‘Verification Letter’ under ‘Coverage History’.</li> </ol>
<i>Change my address</i>	<ol style="list-style-type: none"> <li>1. Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>.</li> <li>2. On the left toolbar, click ‘Customer Service’.</li> <li>3. Under the ‘Choose Help Topic’ dropdown, select ‘Address Change’.</li> <li>4. Complete the required fields.</li> <li>5. Click ‘Submit’.</li> </ol>
<i>Find a Doctor</i>	<p>Go to <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a> and click on ‘Find a Doctor’.</p>

*Find a Participating  
Pharmacy*

Go to [www.gallagherstudent.com/xavier](http://www.gallagherstudent.com/xavier) and click on 'Pharmacy Program'.

# Insurance Plan Benefits

## What is covered under the Student Health Insurance Plan?

- The plan offers comprehensive benefits that include 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.
- Preventive Care Services are available to cover routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations with no cost-sharing when services are received by In-Network Providers.
- Services provided by a participating In-Network Provider are generally covered at 80%, while services provided by an Out-of-Network Provider are generally covered at 50%.
- This plan has a \$300 per person, per policy year deductible that applies to services received from an In-Network Provider. This plan has a \$600 per person, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a \$15 copayment for a 30-day supply of a generic drug, a \$25 copayment for a 30-day supply of a preferred brand name drug, and a \$25 copayment for a 30-day supply of a non-preferred brand name drug.
- Please refer to the plan brochure available at [www.gallagherstudent.com/xavier](http://www.gallagherstudent.com/xavier) by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

## What changes have been made to the plan for the 2016-2017 Policy Year?

- The In-Network annual Deductible is now \$300 per insured person.
- The Out-of-Network annual Deductible is now \$600 per insured person.
- The In-Network Out-of-Pocket Maximum is now \$6,850 per insured person and \$13,700 per family.
- Out-of-Network Pharmacy benefits have been added at 50% of the Recognized Charge (RC).

## Are dental benefits included in the Student Health Insurance Plan?

There is a pediatric preventive dental benefit available for students and their enrolled eligible dependents up to the age of 19. Please see the Student Health Insurance Plan brochure for details. For students age 19 and older, please visit the Gallagher Student Health & Special Risk website ([www.gallagherstudent.com](http://www.gallagherstudent.com)) for coverage options available for purchase.

## How much does the plan cost?

	Annual (08/15/2016-08/14/2017)	Spring/Summer (01/07/2017-08/14/2017)
Enrollment/Waiver Deadline	September 15, 2016	TBD
Student	\$2,350	\$1,434
Spouse*	\$2,305	\$1,389
One Child*	\$2,305	\$1,389
2 or More Children*	\$4,610	\$2,778

\*A nominal, non-refundable processing fee applies.

## Am I required to get a referral from my school's Health Services before I seek treatment?

Yes, a referral is required from McGrath Health and Wellness Center before seeking care or treatment from an off-campus provider. If you do not obtain a referral from the Health and Counseling Center, your benefits will be payable at the non-preferred rate. A referral is not required for some circumstances, including: treatment for an Emergency Medical Condition or when the McGrath Health and Wellness Center is closed. For additional circumstances when a referral is not required, please refer to the plan brochure. Your school's Health Services website is: <http://www.xavier.edu/health-wellness/>.

## Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the Student Health Insurance Plan covers you during semester breaks, summer vacation and even if you're traveling or studying abroad. You'll be covered for the period for which you have paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains, Security and Political Evacuation, Natural Disaster Evacuation and Travel Assistance Services through On

Call International, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International. Any services not arranged by On Call International will not be considered for payment.

- When studying or traveling abroad, keep your Student Health Insurance ID card with you and take a copy of the brochure for reference.
- When outside of the United States, you will likely be asked to pay for your medical care first and will then need to seek reimbursement. Covered Expenses will be reimbursed on an Out-of-Network basis.
- When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.
- Please ensure that your name, ID number, address (to receive your reimbursement check), and your school's name are on the bill.

### **Will I be covered under the plan after I graduate?**

Yes, you will be covered under the Student Health Insurance Plan until the end of the policy period for which you have purchased coverage. There is no option to continue coverage after the policy terminates.

## **Eligibility, Enrollment & Waiving**

### **Who is eligible for the plan?**

- All undergraduates students enrolled in Xavier University, taking 12 or more credit hours will be automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by the deadline.
- All International students with F-1 and J-1 Visas are required to purchase the Student Health Insurance Plan and cannot waive coverage.
- Undergraduate students taking 6-11 credit hours and Graduate students taking 6 or more credit hours are eligible to purchase the Student Health Insurance Plan on a voluntary basis.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased. 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) at the same time as your own initial plan enrollment by following the steps described in the 'How do I...?' section of this document. Dependent coverage must be purchased for the same time period as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can also add eligible dependent(s) if the student experiences one of the following qualifying events: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If the student experiences one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

### **How does Health Care Reform affect the Student Health Insurance Plan?**

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Health Insurance Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned above, keep in mind that Student Health Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Health Insurance Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

### **What is considered 'comparable coverage'?**

You need to compare your current health insurance plan to the one sponsored by your school to look at cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The amount of your current plan's deductible and In-Network and Out-of-Network coinsurance may result in high out-of-pocket costs. The level of benefits should be compliant with the

Affordable Care Act (ACA) and meet or exceed the benefits provided through the Student Health Insurance Plan. Coverage is considered comparable if it provides students with access to a range of services in and around the area where they attend school. Services include, but are not limited to, preventive and primary care, emergency care, surgical care, inpatient and outpatient hospitalization, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescription drugs, mental health and substance abuse treatment. Students should be able to seek these services from providers who are considered In-Network or Preferred. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO's service area.

Plans that only provide emergency services in the campus area, that are purchased on a short term basis, that are international or travel insurance plans, or that are out-of-state Medicaid plans are not considered comparable.

### **Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State's Marketplace?**

Students are eligible for the insurance plans offered through the Marketplace in their home State. If you are a resident of the State in which you are attending college, you can waive the Student Health Insurance Plan with a plan purchased through your State's Marketplace. Please review these plans carefully. Many of these plans will have a deductible greater than the deductibles on the Student Health Insurance Plan which will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks so, look at the provider network to be sure that In-Network Providers are located near your campus. Please note, choosing to enroll in a State Marketplace plan mid-year is not considered a qualifying event that would allow you to terminate enrollment in the Student Health Insurance Plan.

### **Is there anything I need to know before waiving coverage?**

Before waiving coverage you should review your current policy, considering the following:

- 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?
- Check the cost -- is the annual cost of this Student Health Insurance Plan 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.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

Please Note:

- International students with F-1 and J-1 Visas are enrolled on a mandatory basis and cannot waive coverage.
- Students who do not complete a waiver form by the published deadline will be automatically enrolled in and billed for the Student Health Insurance Plan.
- It is recommended that all students submit an online form, whether enrolling or waiving.

### **Can I enroll in the Student Health Insurance Plan if I lose coverage under the plan I waived with?**

Yes, students who waive the Student Health Insurance Plan, and then lose coverage under that plan, may submit a Petition to Add form. The form can be found by visiting [www.gallagherstudent.com/xavier](http://www.gallagherstudent.com/xavier) and clicking the 'Petition to Add' link on the left side of the page. Make sure you read the form carefully as it contains very specific information on the Petition to Add process.

### **Once I'm enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?**

No, once you're enrolled in the Student Health Insurance Plan, you will remain enrolled in the plan for the period of coverage charged to your student account. There is no option to terminate the Student Health Insurance Plan as a result of becoming eligible or enrolling in another plan due to gaining coverage through marriage, as a dependent on a family's plan, or by purchasing private insurance coverage. A pro-rated refund of premium is only permitted when a student enters the armed forces.

## **Plan Enhancements**

### **What enhancements are available under this plan?**

Exclusively from Gallagher Student Health & Special Risk, enrolled students have access to a menu of products at no additional cost. More information is available by visiting [www.gallagherstudent.com/xavier](http://www.gallagherstudent.com/xavier) and clicking on the 'Discounts and Wellness' link.

**Are there any additional insurance products available?**

Please visit [www.gallagherstudent.com/xavier](http://www.gallagherstudent.com/xavier) and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as enrollment information.

*This document is intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.*

## Important Contact Information

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment, coverage, benefits or ID cards</i>	<b>Gallagher Student Health &amp; Special Risk</b>	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-844-484-0047 Website: <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a>
<i>Questions about benefits, claims, and claims payments</i>	<b>Aetna Student Health</b>	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6586 Website: <a href="http://www.aetnastudentinsurance.com">www.aetnastudentinsurance.com</a>
<i>Questions about preferred providers</i>	<b>Aetna PPO</b>	Phone: 1-866-746-6586 Website: <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a> , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	<b>Aetna Pharmacy Network</b>	Phone: 1-800-238-6279 Website: <a href="http://www.gallagherstudent.com/xavier">www.gallagherstudent.com/xavier</a> , click 'Pharmacy Program'
<i>Questions about tax forms</i>	<b>Aetna Student Health</b>	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6586 Website: <a href="http://www.aetnastudentinsurance.com">www.aetnastudentinsurance.com</a>
<i>Questions about Gallagher Student Complements</i>	<b>EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit</b>	EyeMed Phone: 1-866-839-3633 Website: <a href="http://www.enrollwitheyemed.com">www.enrollwitheyemed.com</a>  Basix and CampusFit Phone: 1-888-274-9961 Websites: <a href="http://www.basixstudent.com">www.basixstudent.com</a> and <a href="http://campusfit.basixwellness.com">http://campusfit.basixwellness.com</a>
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	<b>On Call International</b>	Toll-free within the United States: 1-866-525-1956  Collect from outside of the United States: 1-603-328-1956