



College of Graduate Studies

2017-2018 Paid Health Insurance Coverage

for Qualifying Graduate Assistantship and University Fellowship Students

Eligibility

The College of Graduate Studies provides health insurance coverage for all university fellows and graduate assistants with appointments totaling 20 hours per week. The UCF Student Health Insurance is underwritten by UnitedHealthcare Insurance Company and serviced by Gallagher Student Health & Special Risk.

Health Insurance Coverage Periods

- Fall: August 15-December 31
- Spring: January 1-August 14
- Summer: May 1-August 14

How It Works

1. All assistantship and fellowship students who qualify for this paid health insurance will receive an email in their Knights account from the College of Graduate Studies asking the students to accept or decline the health insurance coverage.
2. You must accept or decline the health insurance by completing and submitting the Health Insurance eForm in your myUCF Student Center (see page 2 for more information).
3. The College of Graduate Studies reviews your Health Insurance form and you receive notice of the decision in your Knights email. Then, Graduate Studies sends your health insurance enrollment information to Gallagher Student Health for processing.
4. After your enrollment information has been processed by the College of Graduate Studies and Gallagher Student Health (allow 10 business days for processing), you can go to the Gallagher Student Health website, create an account, and print your health insurance card.

International Students with Health Insurance Holds

For international students on F-1 visa, the College of Graduate Studies will notify the UCF Health Center of your health insurance and request adjustment of the health insurance hold on your university record so you can register for classes. International students who decline the Graduate Studies-paid health insurance must go to the Gallagher Student Health website and complete the online Waiver Form.

Communications

Communications from the College of Graduate Studies and the health insurance company will be sent to your Knight's email address and mailing address in the university system. If you anticipate receiving health insurance coverage due to your assistantship or fellowship, please keep your contact information current at myUCF (my.ucf.edu).

For more information about this health insurance coverage, see the following sources:

UCF Student Health Plan, underwritten by UnitedHealthcare Insurance Company and serviced by Gallagher Student Health:
<https://www.gallagherstudent.com/floridausystem/>

Gallagher Student Health contact information:
Toll free: 1-877-535-3127
Email: UCFstudent@gallagherstudent.com

Frequently asked questions for Paid Health Insurance at <https://funding.graduate.ucf.edu>

Purchasing Health Insurance for Your Dependents

If you will have health insurance coverage provided by the College of Graduate Studies and wish to enroll your dependents in this plan:

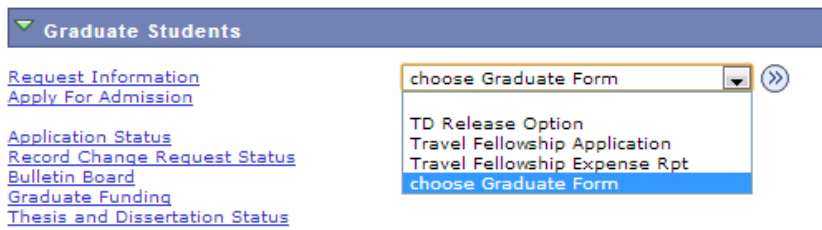
1. The Graduate College approves your Health Insurance Form accepting the health insurance and sends your health insurance enrollment information to Gallagher Student Health.
2. Allow 10 business days for processing of your health insurance enrollment information.
3. Then, you can go to the Dependent Enroll page on the Gallagher Student Health website and enroll your dependents. You will need to pay for your dependents' coverage yourself.

More Information

For more information, contact the College of Graduate Studies, Millican Hall 230 at gradassistantship@ucf.edu or 407-823-0127.

Completing the Health Insurance Form in Your myUCF Student Center

1. Login to your myUCF (my.ucf.edu) account.
2. Click on Student Self Service to enter your Student Center.
3. From within your Student Center page, scroll down to the Graduate Students section.
4. Select Health Insurance from the choose Graduate Form drop-down box and click the Go arrow.



5. Review your Health Insurance form and indicate if you wish to accept or decline the coverage for each term listed.
6. Submit the Health Insurance form. You should receive a notice that your form submitted successfully in your Knights email account.

You can submit the Health Insurance form only once per term. If you submit the Health Insurance form and then wish to change your decision later, send an email to gradassistantship@ucf.edu requesting this change or contact Jennifer Parham in the College of Graduate Studies (407-823-4337). A change can only be made during a health insurance open enrollment period.

Receiving the Graduate College Decision

When the Graduate College reviews and makes a decision about your Health Insurance form, you will receive an email in your Knights email account telling you whether your Health Insurance form has been approved or not.

Awaiting Enrollment in Health Insurance

Your health insurance enrollment should be active on the Gallagher Student Health & Special Risk website about 10 business days after your Health Insurance form has been approved by the Graduate College. During this time the Graduate College is preparing and submitting your health insurance enrollment information to Gallagher Student Health, and Gallagher Student Health is loading your information to their system as well as the UnitedHealthcare system.

Creating Your Account on the Gallagher Student Health & Special Risk Website

After your health insurance enrollment information has been processed by the College of Graduate Studies and Gallagher Student Health, you can go to the Gallagher Student Health website (<https://www.gallagherstudent.com/floridausystem/>), choose UCF as your university, and create an account.

Once you have created your account, you can print your health insurance card, enroll your dependents in health insurance and pay for them, add other insurance coverage and pay for it, and take advantage of the online customer service if you have questions about your health insurance.



**Frequently Asked Questions
For University of Central Florida Students
Hard Waiver Program
2017-2018 Student Health Insurance Plan
(Qualified Students Only-please see eligibility requirements)**

Table of Contents

“How do I...?”	2
Eligibility	4
Who is eligible for the plan?.....	4
Insurance Plan Benefits	4
What is covered under the Student Health Insurance Plan?.....	4
What changes have been made to the Plan for the 2017-2018 Policy Year?.....	4
Are dental and/or vision benefits included in the Student Health Insurance Plan?.....	4
How much does the plan cost?	5
Am I required to get a referral from my school’s Health Services before I seek treatment off campus?	5
Does this plan cover me when I am off campus, traveling or studying abroad?.....	5
Will I be covered under the plan after I graduate?	5
Enrollment & Waiving	5
Can I enroll my eligible dependents?	5
How does Health Care Reform affect the Student Health Insurance Plan?	6
What is considered ‘comparable coverage’?	6
Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State’s Marketplace?.....	6
Is there anything I need to know before waiving coverage?.....	7
If I lose coverage with the Plan I waived with, can I enroll in the Student Health Insurance Plan?	7
Once I’m enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?.....	7
Plan Enhancements	7
What enhancements are available under this plan?	7
Are there any additional insurance products available?	7
Important Contact Information	8

“How do I...?”

<i>Log in</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UCF. 2. On the top right corner of the screen, click ‘Student Login’. 3. Follow the login instructions.
<i>Enroll</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UCF. 2. On the left toolbar, click ‘Student Enroll’. 3. Log in (if you haven’t already). 4. Please answer the questions to direct you to the correct form. 5. Follow the instructions to complete the form. 6. Print or write down your reference number.
<i>Enroll my dependents</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UCF. 2. On the left toolbar, click ‘Dependent Enroll’. 3. Log in (if you haven’t already). 4. Follow the instructions to complete the form and submit payment. 5. Print or save a copy of the confirmation page.
<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"> 1. Go to www.gallagherstudent.com/UCF. 2. On the left toolbar, click ‘Account Home’. 3. Log in (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 ‘Generate ID Card’ under ‘Coverage History’.
<i>Obtain a tax form</i>	<p>Tax forms are 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.</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"> 1. Go to www.gallagherstudent.com/UCF. 2. On the left toolbar, click ‘Account Home’. 3. Log in (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’.
<i>View my account information</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UCF. 2. Log in (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, and contact information.
<i>Change my address</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/UCF. 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’. <p>Make sure you also notify your school of your address change.</p>

<i>Find a Doctor</i>	Go to www.gallagherstudent.com/UCF and click on 'Find a Doctor'.
<i>Seek Care on Campus</i>	University of Central Florida Student Health Services 4098 Libra Drive Orlando, FL 32816-3333 Toll Free: 1-800-613-8544

Eligibility

Who is eligible for the plan?

- All international students with F1 or J1 Visas are required to have health insurance that meets the Florida Board of Governor's requirements and is comparable to the Student Health Insurance Plan.
- Students in the College of Graduate Studies, Medical Students, Practical Training Students and Post-Doctoral Visiting Scholars are also eligible to enroll subject to the insurance requirements as outlined by the University.
- Supported Graduate Assistants and Research Assistants who meet specified criteria will have their enrollment completed and premiums paid by the College of Graduate Studies.
- Only full-time students (as defined by their College of Studies) will be eligible to participate. Part-time students are not eligible for coverage.
- Credit hour requirement can be met by a combination of online and on campus credit hours, not to exceed 50% online.

Insurance Plan Benefits

What is covered under the Student Health Insurance Plan?

- The Plan is fully compliant with the Affordable Care Act and all other federal and state mandates.
- 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 at no cost sharing when received from an In-Network Providers. Preventive Care Services may include routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations.
- 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 70%.
- This plan has a \$200 per insured person, per policy year deductible that applies to services received from an In-Network Provider. This plan has a \$500 per insured 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/Tier-1 drug, a \$40 copayment for a 30-day supply of a preferred brand name/Tier-2 drug, and a \$60 copayment for a 30-day supply of a non-preferred brand name/Tier-3 drug.
- Some prescription drugs require a Prior Authorization from the insurance company before you can pick-up your prescription. These prescriptions must be approved in advance. Your medical provider is responsible for obtaining the Prior Authorization approval. To find out which prescriptions require prior authorization, go to the Pharmacy Program section on your school specific page through www.gallagherstudent.com.
- Please refer to the plan brochure available on your school specific page at www.gallagherstudent.com 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 2017-2018 Policy Year?

- No changes were made to the Plan for the 2017-2018 Policy Year.

Are dental and/or vision benefits included in the Student Health Insurance Plan?

There is a pediatric preventive dental benefit and a pediatric preventive vision benefit available for students up to the age of 19 and their enrolled eligible dependents up to the age of 19. Please see the Student Health Insurance Plan brochure for details.

A voluntary dental plan is available to all students for an additional cost. Please visit the Gallagher Student Health & Special Risk website (www.gallagherstudent.com/dental) for coverage options available for purchase. Students who purchase dental coverage can also enroll in vision coverage. Vision coverage is not available separate from the dental insurance.

How much does the plan cost?

	Annual Period 8/15/2017- 8/14/2018	Fall Period 8/15/2017- 12/31/2017	Spring Period 1/1/2018-5/5/2018	Spring/Summer Period 1/1/2018-8/14/2018	Summer Period 5/6/2018- 8/14/2018
Student*	\$2,141.00	\$815.00	\$735.00	\$1,326.00	\$592.00
Spouse *	\$2,141.00	\$815.00	\$735.00	\$1,326.00	\$592.00
One Child *	\$2,141.00	\$815.00	\$735.00	\$1,326.00	\$592.00
Two or More Children*	\$4,282.00	\$1,630.00	\$1,470.00	\$2,652.00	\$1,185.00
Spouse and Two or More Children*	\$6,423.00	\$2,445.00	\$2,205.00	\$3,978.00	\$1,776.00

*A nominal, non-refundable processing fee applies.

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

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from UCF Student Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: www.studenthealth.ucf.edu.

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 are enrolled and premiums are paid.

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 24-hour worldwide travel assistance services through UnitedHealthcare Global. All services must be arranged for in advance and provided by UnitedHealthcare Global. Any services not arranged by UnitedHealthcare Global 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 submit for reimbursement. Covered Expenses will likely 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?

You will be covered under the Student Health Insurance Plan until the end of the policy period for which you are enrolled and premium has been paid. 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. There is a three month Continuation Plan option to continue coverage after the policy terminates. The Continuation Plan application is located on www.gallagherstudent.com/UCF under "Forms and Applications".

Enrollment & Waiving

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 and cannot exceed the student's period of coverage. For example, a student enrolled for annual coverage who doesn't enroll their dependents for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if one of the qualifying events occur: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If one of these qualifying events occurs, the Dependent Enrollment Form,

supporting documentation and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. The premium is not prorated. 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. It is not uncommon for employer plans or even plans purchased through the state or federal Exchange to offer plans with deductibles greater than the annual cost of the Student Health Insurance Plan.

It's also important to note your school-sponsored Student Health Insurance Plan (SHIP) is compliant with Health Care Reform and the Affordable Care Act (ACA). It meets all state and federal mandates and satisfies the individual mandate for health insurance as required by federal law. Enrollment in your school's SHIP each year means you will not be subject to federal income tax penalties for being uninsured or underinsured.

In addition, ACA-compliance means the SHIP provides specific essential health benefits such as certain preventive care services such as annual physical and GYN exams, and covers pre-existing conditions without any waiting period. To learn more about covered preventive services, go to <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

Recently, changes in the Marketplace have resulted in a growing number of limited-provider networks and small, regional HMO networks. While it is important that you not only have health insurance coverage available to meet the waiver requirement, it is equally important that your alternative health insurance plan has participating providers and facilities in the area where you are attending school.

What is considered 'comparable coverage'?

The level of benefits provided through your health insurance plan must be fully-compliant with the Affordable Care Act (ACA) and meet or exceed the benefits provided through the school-sponsored Student Health Insurance Plan (SHIP). Coverage is considered comparable if it provides students with access to local providers and a range of services in and around the area where you attend school. Services include, but are not limited to, preventive and non-urgent 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. 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.

Before deciding whether or not to waive coverage, compare your current health insurance plan to the SHIP 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.

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

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 their home state's Marketplace. If you are a resident of the state in which you are attending school and are enrolled in a plan purchased through the Marketplace, you may be able to waive the Student Health Insurance Plan. 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.

If you are an international student, it's important to realize purchasing a subsidized plan through the Marketplace may jeopardize your visa status.

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:

- Is your plan fully compliant with the Affordable Care Act? (reference “What is considered Comparable Coverage” question above)
- 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 extend to these areas as well?
- 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?

If I lose coverage with the Plan I waived with, can I enroll in the Student Health Insurance Plan?

If you are eligible to enroll in the Student Health Insurance Plan 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.

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 it for that period of coverage. There is no option to terminate the Student Health Insurance Plan due to being eligible or enrolling in another plan due to gaining coverage through marriage, or as a dependent on a family’s plan or 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, selecting your school specific page, and clicking on the ‘Discounts and Wellness’ link.

Are there any additional insurance products available?

Personal Property & Renters Insurance is available to students on or off-campus, at home, or abroad. It includes coverage for damage or theft to laptops, cell phones, books, electronics, and much more! For more information, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com, select your school specific page, 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, or ID cards</i>	Gallagher Student Health & Special Risk	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/UCF , click the 'Customer Service' link
<i>Questions about benefits, claims, and claims payments</i>	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
<i>Questions about preferred providers</i>	UnitedHealthcare Choice Plus PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/UCF , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/UCF , click 'Pharmacy Program'
<i>Questions about tax forms</i>	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
<i>Questions about Voluntary Dental</i>	Ameritas Dental	Phone: 1-855-672-3232
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	United HealthCare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHGlobal.com
<i>Questions about telehealth services</i>	HealthiestYou	Phone: 1-855-870-5858 Website: www.telehealth4students.com
<i>Questions about assistance programs</i>	24/7 Assistance Program	Phone: 1-877-862-1172