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 Students 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 Jennifer Parham in the College of Graduate Studies, Millican Hall 230 at gradassistantship@ucf.edu or 407-823-4337.
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
2016-2017 Student Health Insurance Plan
(Qualified Students Only-please see eligibility requirements)

Table of Contents

“How do I...?” .................................................................................................................................................................................... 2
Eligibility.................................................................................................................................................................................................. 3
Insurance Plan Benefits ..................................................................................................................................................................... 3
Enrollment & Waiving ....................................................................................................................................................................... 4
Plan Enhancements ........................................................................................................................................................................... 5
Important Contact Information ......................................................................................................................................................... 6
<table>
<thead>
<tr>
<th>“How do I...?”</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Log in</strong></td>
<td>1. Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a>.</td>
</tr>
<tr>
<td></td>
<td>2. On the top right corner of the screen, click ‘Student Login’.</td>
</tr>
<tr>
<td></td>
<td>3. Follow the login instructions.</td>
</tr>
<tr>
<td><strong>Enroll</strong></td>
<td>1. Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a>.</td>
</tr>
<tr>
<td></td>
<td>2. On the left toolbar, click ‘Student Enroll’.</td>
</tr>
<tr>
<td></td>
<td>3. Log in (if you haven’t already).</td>
</tr>
<tr>
<td></td>
<td>4. Please answer the questions to direct you to the correct form.</td>
</tr>
<tr>
<td></td>
<td>5. Follow the instructions to complete the form.</td>
</tr>
<tr>
<td></td>
<td>6. Print or write down your reference number.</td>
</tr>
<tr>
<td><strong>Enroll my dependents</strong></td>
<td>1. Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a>.</td>
</tr>
<tr>
<td></td>
<td>2. On the left toolbar, click ‘Dependent Enroll’.</td>
</tr>
<tr>
<td></td>
<td>3. Log in (if you haven’t already).</td>
</tr>
<tr>
<td></td>
<td>4. Follow the instructions to complete the form and submit payment.</td>
</tr>
<tr>
<td></td>
<td>5. Print or save a copy of the confirmation page.</td>
</tr>
<tr>
<td><strong>ID cards are usually available 5-7 business days after your eligibility is confirmed.</strong></td>
<td>1. Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a>.</td>
</tr>
<tr>
<td></td>
<td>2. On the left toolbar, click ‘Account Home’.</td>
</tr>
<tr>
<td></td>
<td>3. Log in (if you haven’t already).</td>
</tr>
<tr>
<td></td>
<td>5. Enter your Student ID number and your date of birth.</td>
</tr>
<tr>
<td></td>
<td>6. Click on ‘Authorize Account’.</td>
</tr>
<tr>
<td></td>
<td>7. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.</td>
</tr>
<tr>
<td><strong>Print an ID card</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Obtain a tax form</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Verification letters are usually available 5-7 business days after your eligibility is confirmed.</strong></td>
<td>1. Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a>.</td>
</tr>
<tr>
<td></td>
<td>2. On the left toolbar, click ‘Account Home’.</td>
</tr>
<tr>
<td></td>
<td>3. Log in (if you haven’t already).</td>
</tr>
<tr>
<td></td>
<td>5. Enter your Student ID number and your date of birth.</td>
</tr>
<tr>
<td></td>
<td>6. Click on ‘Authorize Account’.</td>
</tr>
<tr>
<td></td>
<td>7. You will be redirected to the ‘Account Home’ page, then click on ‘Verification Letter’ under ‘Coverage History’.</td>
</tr>
<tr>
<td><strong>Print a Verification Letter</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Change my address</strong></td>
<td>1. Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a>.</td>
</tr>
<tr>
<td></td>
<td>2. On the left toolbar, click ‘Customer Service’.</td>
</tr>
<tr>
<td></td>
<td>4. Complete the required fields.</td>
</tr>
<tr>
<td></td>
<td>5. Click ‘Submit’.</td>
</tr>
<tr>
<td><strong>Find a Doctor</strong></td>
<td>Go to <a href="http://www.gallagherstudent.com/UCF">www.gallagherstudent.com/UCF</a> and click on ‘Find a Doctor’.</td>
</tr>
<tr>
<td><strong>Seek Care on Campus</strong></td>
<td>Go to University of Central Florida Student Health Services</td>
</tr>
<tr>
<td></td>
<td>4098 Libra Drive</td>
</tr>
<tr>
<td></td>
<td>Orlando, FL 32816-3333</td>
</tr>
<tr>
<td></td>
<td>Toll Free: 1-800-613-8544</td>
</tr>
</tbody>
</table>
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 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 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.
- Please refer to the plan brochure available at www.gallagherstudent.com/UCF 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 Out-of-Pocket Maximum Increased from $5,000 Individual/$10,000 Family to $6,300 Individual/$12,000 Family.
- The Out-of-Network Out-of-Pocket Maximum Increased from $10,000 Individual/$20,000 Family to $12,000 Individual/$25,000 Family.
- The Emergency Room Copay Increased from $100 In-Network and Out-of-Network to $150 In-Network and Out-of-Network (waived if admitted).
- The Pharmacy Copays increased from $15 Tier 1/$30 Tier 2/$60 Tier 3 to $15 Tier 1/$40 Tier 2/$60 Tier 3.

How much does the plan cost?

<table>
<thead>
<tr>
<th></th>
<th>Annual Period 8/15/2016-8/14/2017</th>
<th>Fall Period 8/15/2016-12/31/2016</th>
<th>Spring Period 1/1/2017-5/4/2017</th>
<th>Spring/Summer Period 1/1/2017-8/14/2017</th>
<th>Summer Period 5/5/2017-8/14/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,992</td>
<td>$759</td>
<td>$677</td>
<td>$1,233</td>
<td>$557</td>
</tr>
<tr>
<td>Spouse *</td>
<td>$1,992</td>
<td>$759</td>
<td>$677</td>
<td>$1,233</td>
<td>$557</td>
</tr>
<tr>
<td>One Child *</td>
<td>$1,992</td>
<td>$759</td>
<td>$677</td>
<td>$1,233</td>
<td>$557</td>
</tr>
<tr>
<td>Two or More Children*</td>
<td>$3,984</td>
<td>$1,518</td>
<td>$1,354</td>
<td>$2,466</td>
<td>$1,114</td>
</tr>
<tr>
<td>Spouse and Two or More Children*</td>
<td>$5,976</td>
<td>$2,277</td>
<td>$2,031</td>
<td>$3,699</td>
<td>$1,671</td>
</tr>
</tbody>
</table>

* A nominal, non-refundable processing fee applies.
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) for coverage options available for purchase.

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

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 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 UnitedHealthcare Global, the 24-hour worldwide assistance service. 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 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 an option to continue coverage after the policy terminates.

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 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?

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/UCF and clicking on the ‘Discounts and Wellness’ link.

Are there any additional insurance products available?

Please visit www.gallagherstudent.com/UCF 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

<table>
<thead>
<tr>
<th>Information Needed</th>
<th>Who to Contact</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| Questions about enrollment, coverage, benefits or ID    | Gallagher Student Health & Special Risk | Gallagher Student Health & Special Risk  
500 Victory Road  
Quincy, MA 02171  
Phone: 1-877-535-3127  
Website: [www.gallagherstudent.com/UCF](http://www.gallagherstudent.com/UCF) |
| cards                                                  | Gallagher Student Health & Special Risk | Gallagher Student Health & Special Risk  
500 Victory Road  
Quincy, MA 02171  
Phone: 1-877-535-3127  
Website: [www.gallagherstudent.com/UCF](http://www.gallagherstudent.com/UCF) |
| Questions about benefits, claims, and claims payments  | 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](http://www.uhcsr.com) |
| Questions about preferred providers                     | UnitedHealthcare Choice Plus PPO Network | Phone: 1-866-948-8472  
Website: [www.gallagherstudent.com/UCF](http://www.gallagherstudent.com/UCF), click ‘Find a Doctor’ |
| Questions about participating pharmacies                 | UnitedHealthcare Pharmacy Network  | Phone: 1-855-828-7716  
Website: [www.gallagherstudent.com/UCF](http://www.gallagherstudent.com/UCF), click ‘Pharmacy Program’ |
| Questions about tax forms                               | 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](http://www.uhcsr.com) |
| Worldwide assistance services (medical evacuation and   | 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@UHCGlobal.com](mailto:assistance@UHCGlobal.com) |
| repatriation)                                           | 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@UHCGlobal.com](mailto:assistance@UHCGlobal.com) |
| Questions about assistance programs                      | 24 Hour NurseLine                | Phone: 1-855-870-3647 |