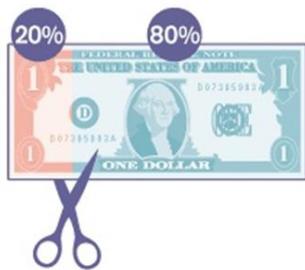




Introduction

Students must have access to affordable healthcare providers in the city or town of study while enrolled at any college or university in the U.S. When you enroll in an insurance plan, your insurance company shares the responsibility for paying for covered services under the plan you buy. If you did not enroll in an insurance plan you would be fully responsible for the full cost of all your medical bills. Insurance doesn't pay for everything at 100%, you will be responsible for paying your share of the services you receive.



Common Definitions

- **Insured** is you.
- **Premium** is what you pay for the cost of your health insurance plan ("Plan").
- **Cost-sharing** is what you pay vs. what the Plan pays for services you receive
- **Deductible** – One time annual amount you pay before the Plan pays for any services.
- **Co-payment (Copay)** – Specific dollar amount you pay each time you visit a doctor, urgent care, emergency room or pharmacy.
- **Co-insurance** – Percentage of charges paid by the Plan and by you (if the Plan pays 90%; you pay 10%)
- **Exclusions** – Services not covered by the insurance plan.
- **Out-of-Pocket Cost** – Maximum amount you will pay in a policy year.
- **PPO (Preferred Provider Organization) networks** – Medical providers who contract with an insurance company to provide services for a specific fee, which makes it less expensive to you.

Student Health Insurance Plan

Colleges and universities require all students to be enrolled in a health insurance program while they're enrolled at school to ensure students will be covered for preventative care, wellness benefits or medical care in case of sickness or injury. The SHIP is the only insurance plan that fulfills the comprehensive benefits and service requirements, provides medical evacuation and repatriation services needed for students' visa status, allows access to providers in the school's area, coordinates with the Student Health Center and minimizes out-of-pocket costs. **Check the school's insurance requirements.**

Benefits:

- Fully compliant with state regulations and the Affordable Care Act
- Low out-of-pocket costs
- Large provider networks, students can receive care anywhere in the U.S.
- Required routine preventive care, annual exams and immunizations provided at no cost
- Mental health treatment with digital and TeleHealth options available
- Prescription drug coverage
- Dental care is not covered in most plans but can be purchased individually*

*If you are under the age 19, you may qualify for Pediatric Dental Benefits under the student health insurance plan.

For more help, visit your school-specific website on gallagherstudent.com

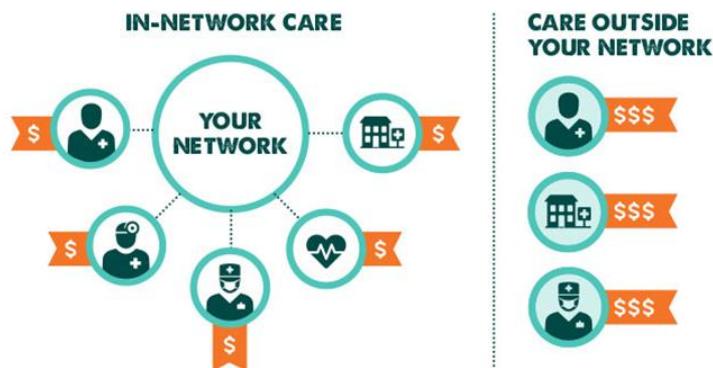


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Finding a Doctor

Many insurance plans, including the one sponsored by your school, contract with specific providers - doctors, hospitals, other medical professionals or facilities to create a Preferred Provider Organization (PPO) network (also referred to as in-network providers). These providers agree to accept pre-determined, negotiated payment amounts for the specific services they provide. Because of these negotiated amounts, when you see an In-Network or Preferred Provider, your cost-sharing will be less because it's based on a negotiated amount than if you see a non-network (or out-of-network) provider who does not agree to a negotiated amount.



If the **Student Health Center** is available, go there first, whenever possible; they will help coordinate your care. Student Health Centers can provide a wide range of services conveniently on campus and will refer you to an off-campus specialist if the service you need is one they don't provide.

The **Emergency Room (ER)** should be used for life-threatening or very serious conditions. If you visit an ER or hospital when the condition is not considered an emergency, the wait will be long and the costs will be high or not covered. **Urgent Care facilities** are a good option for after hours treatment or when the Student Health Center is closed and you need treatment of cold/flu symptoms, infections, rashes, cuts and bruises, and ear, nose and throat problems.

Using Your ID Card

Carry your Medical Insurance ID card at all times. If enrolled in the student health insurance plan, download an electronic version by visiting gallagherstudent.com. Having your ID card will ensure that you will not have to pay the full cost of your medical care or prescription up front, however you will still need to pay your copayment. Your Medical Insurance ID Card includes the following information:

- Your Name, Insurance ID Number and your Group Name
- The name of the Insurance Company
- The Policy Number and Policy Year
- Customer Service contact information for both insured students and providers
- Claims Administrator Information
- Claims Submission Instructions
- Prescription Drug Information

All of these items are helpful to your providers to ensure that they can submit claims (bills) to the insurance company on your behalf, eliminating your need to submit claims individually.

For more help, visit your school-specific website on gallagherstudent.com