Frequently Asked Questions
For Syracuse University Students
2016-2017 SHIP Student Health Insurance Plan (SHIP)

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### “How do I...?”

<table>
<thead>
<tr>
<th>How to enroll?</th>
<th>Enrollment requests must be submitted through <strong>MySlice</strong> by <strong>September 6, 2016</strong>. Log in using your Net ID and password to access the enrollment form.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How to waive?</td>
<td>Waiver requests must be submitted through <strong>MySlice</strong> by <strong>September 6, 2016</strong>. Log in using your Net ID and password to access the waiver form.</td>
</tr>
</tbody>
</table>
| **How to enroll my dependents?** | 1. Students must be currently enrolled in the Syracuse University SHIP through **MySlice** 24-48 hours prior.  
3. On the top right corner of the screen, click ‘Student Login’.  
4. If you have an account, enter log in credential.  
5. If new user, click on ‘Need Help Logging In or Creating an Account?’  
6. On the left toolbar, click ‘Dependent Enroll’.  
7. Follow the instructions completing the form and submitting payment.  
8. Print or save a copy of the confirmation page.  
9. Once enrollment process is successfully processed, you will receive a ‘Welcome to the plan’ email from GSH. |
| **Enrollment Deadline:** 9/06/2016 |  
| **Early Arrival Enrollment?**  
2. On the top right corner of the screen, click ‘Student Login’.  
3. If you have an account, enter log in credential.  
4. If new user, click on ‘Need Help Logging In or Creating an Account?’  
5. On the left toolbar, click ‘Early Arrival Enroll’.  
6. Follow the instructions completing the form and submitting payment.  
7. Print or save a copy of the confirmation page.  
8. Once enrollment process is successfully processed, you will receive a ‘Welcome to the plan’ email from GSH. |
| **Enrollment Deadline:** 7/01/2016 |  
| **Print an ID card?** | **Two Login Steps:**  
1. Navigating to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)  
   a. Enter Syracuse University into the School search box.  
   b. Click Print Your ID Card on the left-side menu.  
   c. Enter in Student ID and DOB to view/print their card.  
2. Logging into Navigator Account by going to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)  
   a. Enter Syracuse University into the School search box.  
   b. Click “Member Login” from the right side menu.  
   c. Click Login/Register at the top right of the screen.  
   d. Follow instructions to either log in or register for a new account.  
   e. Once log in, click View/Print an ID card from the left side “I Want To...”. |
| **Obtain a plastic ID card?** | For Plan Year 2016-2017, Syracuse University students must contact Aetna Student Health directly for a plastic ID card.  
1. By Phone: Aetna Student Health Customer Service 1-866-746-6590  
2. Aetna Website: Navigating to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)  
   a. Click Customer Service at the top of the home page.  
   b. Complete the Email Customer Service and select “ID Card” from the Related Issue dropdown. |
| **Obtain a tax form?** | Tax forms are mailed by Aetna Student Health. Please refer to the Important Contact Information Section of this document for further information. |
| **Find a Doctor?** | Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and use the DocFind tool. |
| **Find a Participating Pharmacy?** | Go to [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) and use the DocFind tool, select search for pharmacies. |
Insurance Plan Benefits

What is covered under the SHIP?

- 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 90%, while services provided by an Out-of-Network Provider are generally covered at 60%.
- This plan has a $100 Per Insured, Per Policy year deductible that applies to services received from an In-Network Provider. This plan has a $500 Per Insured, 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, and a $30 copayment for a 30-day supply of a preferred brand name, and a $50 copayment for a 30-day supply of a non-preferred brand name.

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

- Reduce Per Insured, Per Policy Year Annual Deductible from $250 to $100 for In-Network.
- Decrease coinsurance for In-Network from 20% to 10%.
- Decrease Out-of-Pocket maximum for In-Network from $6,350 to $4,000 per insured, per policy year.
- Remove $150 ER copay for both In-Network and Out-of-Network.
- Remove $100 copay at Ambulatory Surgery Center / Outpatient Hospital Surgery Facility.
- Decrease pharmacy copays from $15/$45/$75 to $15/$30/$50 for generic, preferred brand name, and non-preferred brand name drugs.
- Increase On Call AD&D benefit from $10,000 to $50,000.

Are dental benefits included in the SHIP?

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

How much does the plan cost?

<table>
<thead>
<tr>
<th>Enrollment/Waiver Deadline</th>
<th>Annual 08/01/2016-07/31/2017</th>
<th>Fall 08/01/2016-12/31/2016</th>
<th>Spring 01/01/2017-07/31/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Only</td>
<td>$2,230</td>
<td>$955</td>
<td>$1,310</td>
</tr>
<tr>
<td>Spouse Only*</td>
<td>$2,230</td>
<td>$955</td>
<td>$1,310</td>
</tr>
<tr>
<td>One Child*</td>
<td>$2,230</td>
<td>$955</td>
<td>$1,310</td>
</tr>
<tr>
<td>2 or more Children*</td>
<td>$4,460</td>
<td>$1,910</td>
<td>$2,620</td>
</tr>
</tbody>
</table>

*A nominal, non-refundable processing fee applies. Individual rates include administrative fees.

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 SHIP, but there are many benefits to first seeking care or advice from Health Services. Students should be aware that on-campus Health Services are available to them. Your school’s Health Services website is: http://health.syr.edu.
Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the SHIP 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 SHIP 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 full-time, matriculated undergraduate, graduate and law students are eligible for the SHIP. Once per academic year, eligible students will be asked to enroll or waive the SHIP through their MySlice account. If no action is taken, eligible students will be enrolled in and billed for the SHIP unless proof of qualifying coverage is received by the deadline.

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.

How does Health Care Reform affect the SHIP?

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 SHIP to determine which plan rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned above, keep in mind that SHIPs 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 SHIP, especially if your parents’ employer plan is considered a ‘high deductible’ plan.
If you decide to waive, you are required to provide details of your alternative qualifying coverage through MySlice.

**What is considered ‘qualifying coverage’?**

Qualifying coverage is defined as follows:

- Compliant with all aspects of the Affordable Care Act (ACA).
- Provided by a U.S. based insurer.
- Covers emergency and non-emergency services in the Syracuse NY area.

**Can I waive the SHIP 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 SHIP 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 SHIP 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.

**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 SHIP 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 SHIP, can I terminate coverage? Can I get a refund?**

Yes, students can request to terminate coverage and receive a pro-rated refund of premium in the following situations:

1. When a student enters the armed forces.
2. At the end of the month during which a student submits written a request to Gallagher Student Health & Special Risk to terminate coverage. Please be aware that students who do not have qualifying coverage will not be allowed to terminate coverage. Students should contact Gallagher Student Health & Special Risk to receive further information and instructions.

*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 cards | Student Health Insurance Office | Student Health Insurance Office  
111 Waverly Ave  
Syracuse, NY 13244  
Phone: 315-443-9019  
Email: healthinsurance@syr.edu |
| Questions about benefits, claims, and claims payments | Aetna Student Health | Aetna Student Health  
P.O. Box 981106  
El Paso, TX 79998  
Phone: 1-866-746-6590  
Website: www.aetnastudenthealth.com |
| Questions about preferred providers | Aetna PPO Network | Phone: 1-866-746-6590  
Website: www.gallagherstudent.com/syracuse  
click ‘Find a Doctor’ |
| Questions about participating pharmacies | Aetna Pharmacy Management | Phone: 1-800-238-6279  
Website: www.gallagherstudent.com/syracuse  
click ‘Pharmacy Program’ |
| Questions about tax forms | Aetna Student Health | Aetna Student Health  
P.O. Box 981106  
El Paso, TX 79998  
Phone: 1-866-746-6590  
Website: www.aetnastudenthealth.com |
| Worldwide assistance services (medical evacuation and repatriation) | On Call International | Toll-free within the United States:  
1-800-850-4556  
Collect from outside of the United States:  
1-603-328-1713  
Website: www.oncallinternational.com |
| Questions about assistance programs | 24/7 Nurse-Line or Collegiate Assistance Program | Phone: 1-800-556-1555 |

*This document is intended to provide a summary of the available benefits. Please refer to the Syracuse University 2016-2017 Plan Design and Benefits Summary for a complete description of the benefits, exclusions, and limitations of the plan.*