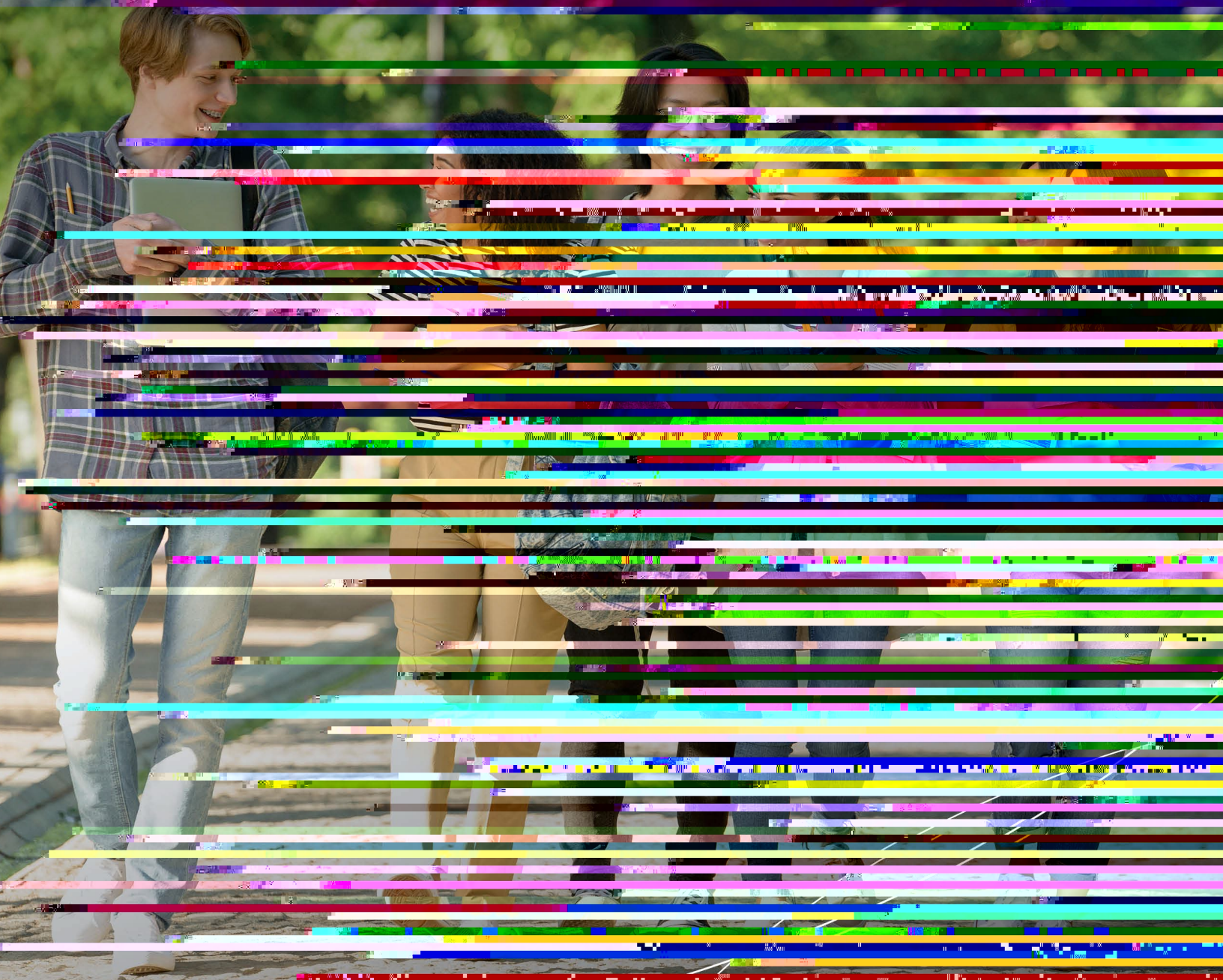


Boston College

2024–2025

Student Health Insurance Plan





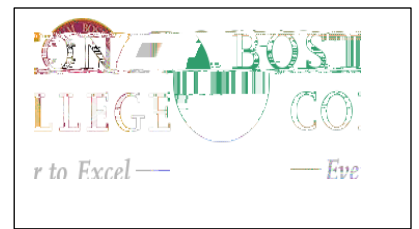
Study

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| Answer Needed | Who To Contact | Contact Information |
|--|---|---------------------|
| <p>Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)</p> | <p>Coast to Coast Vision (Discount Vision) 800-252-3059 findbestbenefits.com/student UNI-CARE (Dental Savings) 800-252-3059 findbestbenefits.com/student SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/</p> | |





Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit www.gallagherstudent.com/bc.

Enrolling in the Student Health Insurance Plan

Am I eligible for student health insurance?

All students enrolled in a degree program regardless of the number of credit hours and non-degree students enrolled at least 75% of full-time, will be automatically enrolled in and billed for the Boston College Student Health Insurance Plan.

International students are enrolled on a mandatory basis and cannot waive the Student Health Insurance Plan.

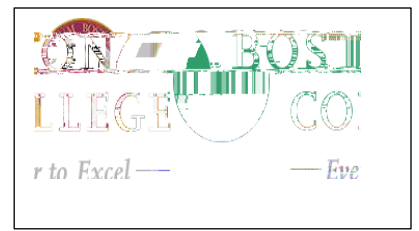
Boston College will automatically enroll and charge non-degree and WCAS students registering at the credit levels listed below for the Student Health Insurance Plan. Failure to maintain these credit levels will result in the termination of the mandatory insurance plan. Students are responsible for monitoring their eligibility status.

Eligible Credit Levels:

- o Graduate Woods College of Advancing Studies — 7 or more
- o Graduate Arts and Sciences — 7 or more o—



Student



How do I enroll my dependents?

1. Go to www.gallagherstudent.com/bc.
2. Log in using your student login credentials.
3. Click on the 'Enroll' button under 'Plan Summary'.

You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

Note: *If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

Once enrolled, can I cancel and get a refund?

Once you are enrolled in SHIP you will remain enrolled for that coverage period.

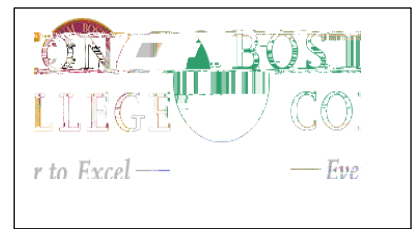
WAIVING SHIP COVERAGE

Am I eligible to waive?

If you are enrolled in a health insurance plan that is fully compliant with the Affordable Care Act and has comparable coverage to the Boston College Student Health Insurance Plan, you may waive the Student Health Insurance Plan.

Domestic students:

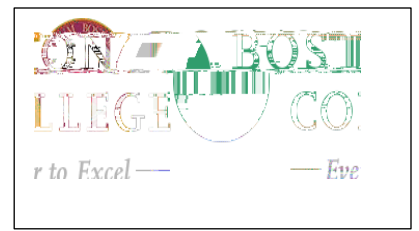
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What should I know before waiving?

Before waiving coverage, review your current policy and then consider these questions:

- Is your plan fully-compliant with the ACA? This means services should include, but aren't limited to:
 - Preventive and non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work and diagnostic x-rays
 - Physical therapy and chiropractic care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
- Does your plan's provider network have doctors and hospitals near campus?
- If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
- Is the annual cost of your SHIP less expensive than the deductible of your private plan? The cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs,



Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid, HMO or EPO plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

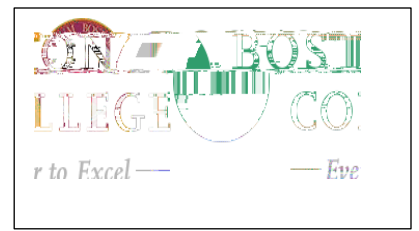
If I waive, but then lose my coverage, can I enroll in SHIP?

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

To initiate the Qualifying Life Event process before Mid-May 2025:

1. Submit a Petition to Add form, available under the Forms tab at available on the Forms tab at www.bc.edu/medinsurance



It pays for 80% of your medical fees when you use In-Network providers. This is the advantage to using in-network providers. When you use Out-of-Network providers the coinsurance is less which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

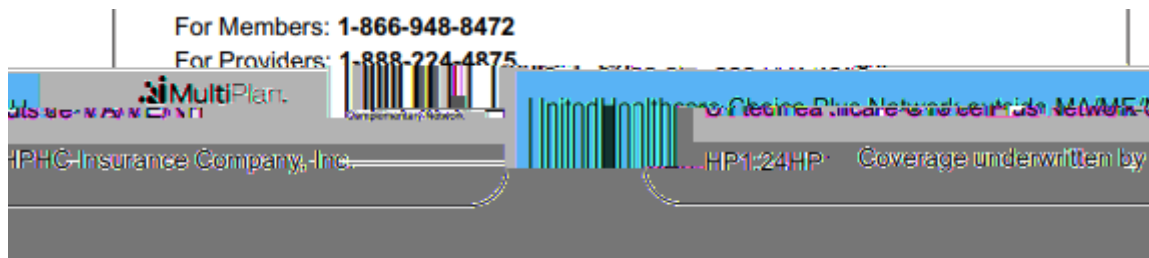
- It has a \$150 per Insured, per policy year deductible for In-Network services and a \$300 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$25 copayment for office visits
- Prescription drugs are covered for a 30-day supply after a:
 - \$15 copay for a generic/Tier-1 drug,
 - \$30 copay for a preferred brand name/Tier-2 drug,
 - \$50 copay for a non-preferred brand name/Tier-3 drug.

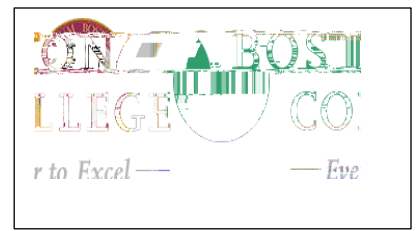
How can I get more information about my plan?

Please visit www.gallagherstudent.com/bc

Have changes been made to this year's plan?

No benefit changes were made for the 2024–2025 Policy Year. The national provider network has changed to UHC Choice Plus from UHC Options PPO. As a result, all students should download and save a new copy of the insurance ID Card effective August 7, 2024 (ID Numbers will not change – only the provider network information on the front of the cards themselves).



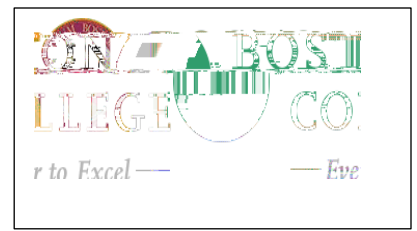


Am I still covered if I live off campus? While traveling? When studying abroad?

Yes, your plan covers you wherever you are. As long as you are enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24 hour Worldwide Travel Assistance which includes services ranging from a lost passport to helping with emergency medical assistance or arranging for emergency medical evacuation or repatriation of remains. It's important to contact UnitedHealthcare Global (assistance@UHCGlobal.com) before making arrangements (f)-13.24 (edt)-1h3.88 0.6hah/fwarCG-9 (at)-1P8gencyavSbg 0 Tc 0 Tw [()-2.3 ()]TJ EMC /P <</MCID 6 >>BDC



SHIP



UNI-CARE

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit [student](#), or for questions about the discount plan, call 800-252-3059.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit

<https://gsh.silvercloudhealth.com/signup/>

What other insurance products are available to students?

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