



# Woodbury University Student Health Insurance Plan (SHIP)

## Waiver Frequently Asked Questions (FAQ)

**Disclaimer:** This benefit plan information shown in this FAQ is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

# Frequently Asked Questions



## Woodbury University Student Health Insurance Plan (SHIP)

#	Topic	Question	Answer
1	<i>Insurance Coverage</i>	<b>What is SHIP?</b>	SHIP is a health insurance plan designed just for Woodbury University students. Your school makes this plan available to protect your educational future. If you get sick or injured, insufficient health insurance can lead to financial hardships that can threaten your ability to attend class, pay tuition, get student loans, or live away from home. Having health insurance is a safety net that helps ensure you are able to stay in school so you can graduate and achieve your professional goals.
2	<i>Insurance Coverage</i>	<b>Am I required to have health insurance?</b>	<p>The following students will be automatically enrolled in SHIP and billed for the premium amount under the plan at the beginning of each semester:</p> <ol style="list-style-type: none"> <li>1. All traditional undergraduate students;</li> <li>2. All students residing in University-operated housing (including graduate students); and</li> <li>3. All international students on an F-1 or J-1 visa, including those residing off-campus (insurance coverage purchased from companies outside the U.S. does not meet the University's insurance requirements).</li> </ol> <p>Mandatory students who have other comparable insurance coverage may elect to waive coverage in SHIP.</p>
3	<i>Waiving Coverage</i>	<b>What is a health insurance waiver application?</b>	A health insurance waiver application is an online form that you fill out if you have other qualifying health insurance and do not wish to be enrolled in SHIP. As part of the waiver process you are required to provide specific information about your insurance coverage, which will be verified by Gallagher Benefit Services, the Waiver Administrator for Woodbury.
4	<i>Waiving Coverage</i>	<b>Does my other insurance qualify?</b>	<p>If you wish to waive SHIP because you have other insurance, benefits under that plan must include all of the following:</p> <ul style="list-style-type: none"> <li>• Coverage must be continuous (no break or termination) for the entire academic year;</li> <li>• Coverage must be ACA-compliant with unlimited maximum benefit;</li> <li>• Benefits must be paid at 80% or higher for in-network providers and 50% or higher for out-of-network providers;</li> <li>• Claims must be paid by a U.S.-based company, and underwriting company must be owned, operated, and headquartered in the U.S. and must be in full compliance with all applicable federal laws; and</li> <li>• Insurance must be accepted in Southern California for doctor visits and urgent care.</li> </ul>

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4	<i>Waiving coverage</i>	Does my other insurance qualify?	<p><b>Continued..</b>  <b>International students cannot waive coverage with insurance from their home country. Your insurance coverage will be verified.</b></p> <p>Students who are covered under a health insurance plan that does not meet all of the applicable requirements will not be allowed to waive out of the Woodbury University Student Health Insurance Plan.</p>
5	<i>Waiving Coverage</i>	How do I decide whether or not to waive SHIP ?	<p>If you have other coverage that meets the waiver criteria, it is your decision whether or not to waive. However, before you make that decision, please consider the following:</p> <ul style="list-style-type: none"> <li>• SHIP may be less expensive than being insured on an individual plan or as a dependent on an employer group plan through your parent or spouse. When comparing costs, be sure to look at <i>premium, deductibles, copays, and out-of-pocket maximums.</i></li> <li>• SHIP has a local PPO provider network. If you have out-of-state coverage, or HMO or PPO coverage with a limited provider area, there may not be many or any network providers near school. You may have to pay higher out-of-network copays, deductibles, or coinsurance.</li> </ul> <p><b>Please remember that if you waive coverage under SHIP, you are responsible for any medical costs you incur.</b></p>
6	<i>Submitting a waiver</i>	How often do I have to submit a request to waive?	<p>Students who wish to waive out of SHIP must complete the online application process each semester by the deadline date.</p>
7	<i>Missing the deadline</i>	What happens if I don't waive by the deadline date?	<p>Students who do not submit a waiver application by the deadline date during each waiver period stated above will remain enrolled in SHIP and be charged accordingly.</p>

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8	<i>Refunds</i>	<b>If my insurance coverage starts after the term begins, can I get a refund?</b>	If it is past the waiver deadline date, your SHIP coverage will remain in place and you will have to wait until the next waiver period to waive out of SHIP. No refunds will be issued.
9	<i>Qualifying events</i>	<b>What if I successfully waive out of SHIP, then lose my other coverage?</b>	<p>You may enroll in SHIP mid-year if you waived out ,but later lose your other coverage due to no fault of your own, such as coverage that terminates due to a loss of employment (by you, your spouse, or your parent) or by reaching an age limit set by the plan. This does not include coverage that has been voluntarily or inadvertently terminated by you, for example, by missing an enrollment deadline.</p> <p>To enroll in the plan mid-year after an involuntary loss of coverage, you must notify the Business Office on campus and submit proof of loss of coverage <i>within 31 days of termination of prior coverage</i>.</p> <p><b>Please note that premium payments cannot be prorated. Students must pay the entire premium for the term in which they are electing to enroll.</b></p>
10	<i>Submitting a waiver</i>	<b>How do I submit a waiver application?</b>	<p>To submit a waiver request, have a copy of your insurance card ready, along with documentation showing the deductible amount for your plan and follow these steps:</p> <ol style="list-style-type: none"> <li>1. Go to <a href="https://clients.garnett-powers.com/univ/woodbury/login/">https://clients.garnett-powers.com/univ/woodbury/login/</a> . Log in as a new user , using your Woodbury Student ID number and creating a password.</li> <li>2. Once logged in , you will be directly to a waiver checklist. The coverage you are waiving with must meet the criteria listed on this page in order to proceed to the next step.</li> <li>3. Answer each question listed then click on 'CHECK MY WAIVER ELIGIBILITY' , if you answered yes to all the questions, you will be directed to the next step. If you answered NO to any of the questions your coverage does not qualify to waive SHIP. If you are unsure please contact GBS for assistance.</li> <li>4. The next page will contain all your personal information that is provided by Woodbury University, click ' Continue'</li> <li>5. Upload a copy of your insurance card and click ' FINISH'</li> </ol>
11	<i>Confirmation</i>	<b>How do I know if my waiver is approved or denied?</b>	When you submit a waiver application, you will receive a "SHIP Waiver Confirmation" email via your student email account, followed by a "Waiver Approval" or "Waiver Denial" email a couple of days after. <i>Your waiver is not final until you receive a "Waiver Approval" or "Waiver Denial" email message.</i>

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11	Confirmation	How do I know if my waiver is approved or denied?	<p><b>Continued..</b></p> <p>Approval of your waiver prior to the start of the semester means that you will <u>not</u> be enrolled in SHIP for the current semester that you are waiving for. However, if you complete your waiver after school starts, your enrollment in SHIP has been processed and GBS will need to submit a cancellation on your behalf. If at any time it is discovered that you have failed to maintain coverage that meets the stated requirements, your waiver will be revoked and you will be required to enroll in SHIP. If your waiver is denied, you will receive a “Waiver Denial” email and you will be automatically enrolled in and charged for the school-sponsored plan.</p> <p><b>Appealing a waiver denial</b> If you would like to challenge your waiver denial, please contact Gallagher Benefit Services for further guidance.</p> <p>Please note: There are no exceptions given if your policy is not comparable to SHIP.</p>
12	Confirmation	What happens if I receive an ‘ Action Required’ or ‘ Information Needed’ email?	<p>If you receive an “<b>Action Required</b>” or “<b>Information Needed</b>” email, you must provide the requested information, or your waiver will be denied. If you provide the information and it meets the requirements, you will be notified via your student email account within 2-3 business days that your waiver was approved. If you do not provide the information by the date requested, or if the documentation you provide does not meet the requirements, you will be automatically enrolled in SHIP and you will receive notice after the waiver deadline that your waiver application was denied. <i>It is your responsibility to check your student email account for waiver status updates and to send in additional documentation if requested</i></p>
13	Support	Whom should I contact if I have additional questions?	<p>For more information or questions regarding waiving out of SHIP, please contact Candace Nicholson at Gallagher Benefit Services , the plan administrator, at (800)261-7109 or <a href="mailto:universitieservices.gbs.Woodbury@ajg.com">universitieservices.gbs.Woodbury@ajg.com</a></p>