



**Gallagher**

Insurance | Risk Management | Consulting

# Gallagher Benefit Services (GBS), Inc.

## Visiting Scholar Benefit Plans

### 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.

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# Frequently Asked Questions



## Basic, Standard and Platinum Plans

#	Question	Answer
1	Who provides the insurance coverage?	The coverage is provided through IMG. They are the actual insurance carrier providing the coverage and paying the claims.
2	What type of medical plans are offered?	These are Participating Provider Organization (PPO) plans. That means you will have access to a group of providers who have agreed to provide health care at reduced rates.
3	What benefits are offered and what is covered?	Three separate plans are offered: Basic, Standard and Platinum plans. To learn what benefits are offered and what is covered, please consult the benefits summary of your individual plan.
4	I am a J-1 Visa holder. Am I sufficiently covered to satisfy the J1 Visa requirements?	Yes. Once you are enrolled in either plan, your Insurance satisfies all J-1 insurance requirements, including medical evacuation and repatriation for J-1 Visa holders (and dependents, if enrolled)
5	Can I pay for my full appointment period?	Yes. However you do have the option to select the billing frequency of monthly, quarterly or full term basis. You will have the opportunity to select your billing preference when you go through the enrollment process on the GBS website. However, GBS can only bill you for one year at a time based from your appointment start date. <b>(maximum billing period is for 12 months on a full term payment selection)</b>
6	Is maternity covered?	<b>Basic:</b> No maternity coverage <b>Standard:</b> No maternity coverage <b>Platinum:</b> Maternity coverage is available. <i>However, the pregnancy is covered only if conception occurs during the plan coverage dates. Please refer back to the Certificate of Insurance located in the Documents Library for further details</i>
7	Can I enroll my dependents only on the plan and exclude myself?	No. You must be enrolled in order for your dependents to be covered.
8	How soon do I receive confirmation on my enrollment or waiver?	It takes 2-3 business days to process enrollments and can take up to a 7 business days to process waiver requests. Confirmations are sent via email. However, if GBS is unable to confirm your eligibility with the University, there can be a delay on receiving your enrollment or waiver confirmation.

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9	Can we auto deduct premiums?	No. You may pay by credit card, debit card, or check. You may set up recurring credit/debit card payments as “auto bills” once you receive an invoice from GBS. Once you enable “auto bills”, every time GBS issues you an invoice, the invoiced amount will be automatically charged to your credit card or debited using your debit card on file.
10	What payment methods are accepted?	You may pay by credit cards, debit cards, and checks. If paying by check, please print out the invoice once you receive it from GBS and mail the check along with a copy of the invoice to the address listed on the invoice. If you pay by check, there will be a delay on the start date of your insurance policy.  <b>Insurance policies will not start or be extended until payment is received by GBS.</b>
11	Can GBS bill my department?	No. Any party may pay, but GBS will only bill the J Visa Scholar. It is up to you to give an invoice to the party who is paying for your coverage.
12	How do I find a provider?	You can find a provider by visiting the <b>Find a Medical Provider</b> navigational tile on the homepage of the website.
13	Are prescriptions covered?	Yes. Prescriptions are covered. Actual coverage amount will depend on the plan you choose.
14	Do I have vision or dental coverage through the IMG Basic, IMG Standard or IMG Platinum Plans?	No. Vision and dental are not covered by these plans. However, you do have the option to buy voluntary dental insurance. Please visit the <b>Voluntary Dental Enrollment</b> section of the website for more information.
15	Are pre-existing conditions covered?	Treatment for pre-existing conditions are covered after either 6 (under the Basic and Platinum Plans*) or 12 months (under Standard Plan). However, please refer back to the Certificate of Insurance in the Documents Library for a list of eligible pre-existing conditions and a list of excluded pre-existing conditions not eligible for coverage and for any other important information. <b>Please note: if you change plans, the pre-existing waiting period will start over. * Platinum plan covers sudden and unexpected recurrence of a pre-existing condition from day 1 on the plan</b>
16	How do I update my address or personal information?	You may make all updates by clicking the <b>LOGIN</b> link at the top right corner of the website and logging in using your previously established user ID and password.

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17	Are preventive services such as annual physical exams or immunizations covered?	The IMG Basic and IMG Standard plan does not cover preventive services. However the IMG Platinum plan does cover some preventative services. Please refer back to the to the Summary Benefits located in the <b>Documents Library</b> for a detailed description of the services covered
18	I submitted my enrollment form and payment, what now?	Once you have completed your enrollment form and made payment, please allow 3-4 business days to receive an enrollment confirmation email from IMG with a declaration page which shows you the dates in which you are enrolled. In addition, the declaration page will provide you with a web link to print an ID card and obtain more information in order for you to start accessing medical care.
19	How much will the plans cost me ?	Please visit the <b>Medical Benefits and Rates</b> section of the website for more information.
20	Which family members are eligible for these plans?	Any family member who is in the United States as your J-2 dependent may qualify for these plans.
21	How do I enroll?	To enroll, click the LOGIN link at the top right corner of the homepage of the website to create a login account and begin the enrollment process.
22	When is coverage effective?	The insurance coverage will become effective on the date payment is received by GBS. Therefore, it is important that all invoices be paid in a timely manner to avoid any gap in insurance coverage.  <b>Assuming you pay your invoice immediately:</b> If you enroll before your appointment start date, your insurance effective date will be your appointment start date. If you enroll after your appointment start date, your insurance effective date will be the date you paid your invoice.
23	Is it mandatory to enroll in one of these plans?	No. You may either enroll in a plan (IMG Basic, IMG Standard or IMG Platinum) or provide proof of insurance, in English, if you purchased another plan that meets the waiver requirements.
24	How do I qualify for a waiver?	Scholars should complete and follow the instructions found in the <b>Waive Coverage</b> section of the website.

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25	What must my coverage be in order to qualify for a waiver?	<p>Your insurance plan must meet the following criteria in order to qualify for a waiver from this requirement:</p> <ul style="list-style-type: none"> <li>• \$100,000 USD per accident &amp; illness in medical coverage</li> <li>• Deductible cannot exceed \$500 per accident or illness</li> <li>• Coinsurance cannot exceed 25%</li> <li>• Medical evacuation coverage must be at least \$50,000 USD</li> <li>• Repatriation coverage must be at least \$25,000 USD</li> <li>• Carrier must be at least A- rated or backed by the full faith and credit of the Exchange Visitor's government</li> </ul> <p>• For scholars residing in the United States for <u>more than 12 months</u>, pre-existing conditions must be a covered benefit, with the waiting period for coverage no more than 12 months.</p>
26	What is a pre-existing condition?	<p>A pre-existing condition is any medical condition that you may have prior to enrolling in the insurance plan. A pre-existing condition may range from diabetes, cancer, heart disease, back pain, arthritis, high blood pressure, asthma, mental or nervous disorder. This list is not comprehensive and will vary person by person. Please refer to the <b>Documents Library</b> section of the website and review the certificate of insurance for more detailed information.</p>
27	Who do I call for help?	<p>You may call the dedicated customer service line at 1-888-441-3719.</p>
28	Once enrolled, how do I get my insurance ID card?	<p>Your ID card will be emailed to you once your enrollment is processed. In addition, once you receive your member ID number, you can access your account with IMG at: <a href="https://www.imglobal.com/member/login">https://www.imglobal.com/member/login</a></p> <p>Once you are online, you may print out ID cards, view claims, access forms and find medical providers. This website is a valuable tool to help you use your insurance plan.</p>
29	Is the plan ACA compliant?	<p>No. Scholars who are in the United States for longer than two years may need to change to an ACA compliant plan.</p>

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30	Does the IMG insurance coverage cover me if I travel outside of the United States?	<p>Both the IMG Standard and IMG Platinum plan has a supplemental benefit where you are covered for a cumulative total of 14 days by the insurance plan if you travel back to your home country. However, in order to receive this benefit, you must have paid premiums for more than 30 days of continuous coverage. Coverage begins on the day you arrive back to your Home Country. <b><i>If you are traveling back to your home country to receive medical treatment on an injury or illness you received while on travel outside of your Home Country, this supplemental benefit will not be valid or available for you.</i></b></p> <p><b><i>The IMG Basic Plan does not offer any coverage outside of the United States.</i></b></p>
31	Can I switch from the Standard Plan to the Platinum plan or vice versa once I am enrolled?	<p>You can change plans at the start of every plan year, which is September 1<sup>st</sup>. Plan changes are also allowed when your policy expires. Please notify GBS via email if you wish to change plans. The change will only be effective once your current policy has expired. For example, if you have paid for the quarter, the policy for that quarter will need to expire and your new policy under the new plan will begin after the expiration date. <b><i>Please keep in mind, by switching plans your pre-existing policy does not carry over. If you have a pre-existing condition, the waiting period starts on the date that your new policy is effective. IMG will not take into consideration the time you were enrolled in the previous plan.</i></b></p>
32	What are the payment frequencies that I can make for my insurance premiums?	<p>You may pay on a monthly or quarterly basis. You may also pay for your entire stay as a J Visa Scholar based on your appointment start date and end dates. Please note with any billing frequency you choose the carrier bills per 30 day increments.</p>
33	If I am staying for the full year based off of my appointment start date, can I pay for the entire stay?	<p>Yes, GBS can send you an invoice for your full one year stay. You will need to select the payment option of paying for the full term.</p>
34	If I am staying beyond 1 year (i.e. 2 year appointment), can I pay for my entire stay?	<p>Unfortunately, GBS can only bill you for one year at a time. However, once your annual policy is set to expire, GBS will send you an invoice for the 2<sup>nd</sup> year based on the plan rates at that time.</p>

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35	<b>What happens if during the year, on my birthday, my age crosses over to the next age band for monthly rates? Do I get charged the higher rate?</b>	No, GBS will keep your existing rate during the months of September – August. However, on September 1 <sup>st</sup> of each year, your invoice will be updated to reflect the appropriate monthly rate based on your age on September 1 <sup>st</sup> .
36	<b>Can I receive a refund of my insurance premiums?</b>	No, once you enroll online and pay the invoice, the insurance carrier does not allow for any refunds.