

STUDENT HEALTH INSURANCE

The Office of International Student Services
LIM College





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Common Health Insurance Terms

If you find an insurance term that you do not understand, please check the **Healthcare.gov Glossary** for further information:
<https://www.healthcare.gov/glossary/>

Benefits: The health care items or services covered under a health insurance plan. Covered benefits and excluded services are defined in the health insurance plan's coverage documents.

Deductible: The amount you pay for covered health care services before your insurance plan starts to pay.

Copayment: A fixed amount you pay for a health care service after you have paid your deductible (if you have one).

Inpatient Care: Health care that you get when you're admitted as an inpatient to a health care facility, like a hospital.

Outpatient Care: Care in a health care facility that usually doesn't require an overnight stay.

In-network Provider: A group of medical providers that are contracted with a specific insurance company for highest payment levels.

Out-of-network Provider: Healthcare rendered to a patient outside of the health insurance company's network of preferred providers. In many cases, the health insurance company will not pay for these services.

LIM College's Student Health Insurance Plan Information

The insurance company name is **Gallagher Student**.

Webpage: <https://www.gallagherstudent.com/LIM>

Customer Service: 877-220-2401 or live chat on the website above

The claims company name is **Wellfleet Student**.

Customer Service: 877-657-5030 or customerservice@wellfleetinsurance.com



LIM College students are automatically enrolled in the College's health insurance policy unless you submit a waiver with a compatible health insurance plan.

For health insurance waiver information, please visit:

<https://www.gallagherstudent.com/LIM>

Contact for Insurance Questions at LIM College



Mr. Kevin Shiner
Associate Director of Student Accounts
Student Financial Services
212-310-0641
kshiner@limcollege.edu

STEP 1:

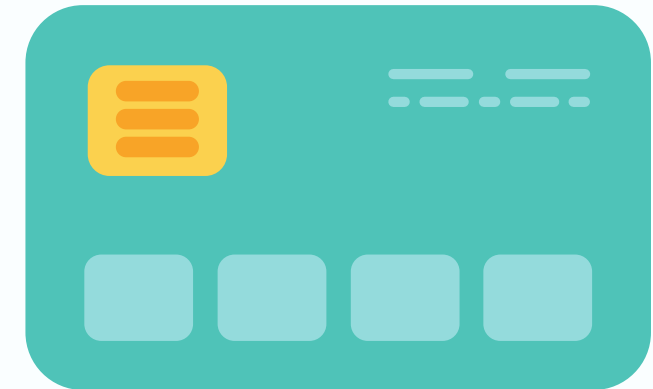
VERIFY ENROLLMENT



- Go to www.gallagherstudent.com/LIM
- On the left toolbar, click “Student Waive/Enroll”.
- Log in (if you haven’t already) by following the instructions on the website.
- Click the “I want to Enroll/Waive” button.
- Follow the instructions to complete the form.
- Save a copy of your reference number.

STEP 2:

ACCESS YOUR INSURANCE ID CARD



ID cards are usually available 5-7 business days after your eligibility is confirmed.

- Go to www.wellfleetstudent.com. Enter your school name in the “Find Your School” search box.
- If you have created a Wellfleet account in the past, log in.
- If you have not created a Wellfleet Account, click “Create New Account” and complete the registration process.
- Use the “Student Options” tab located at the top of the page to view, email, or print your ID card.

STEP 3:

CHECK YOUR BENEFITS & PLAN INFORMATION



www.gallagherstudent.com/LIM



I need to see a doctor. What should I do?



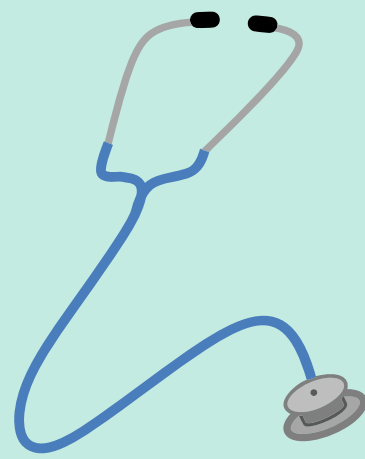
FIND AN IN-NETWORK PROVIDER:

www.gallagherstudent.com/LIM -> On the left toolbar, click "Find a Doctor."

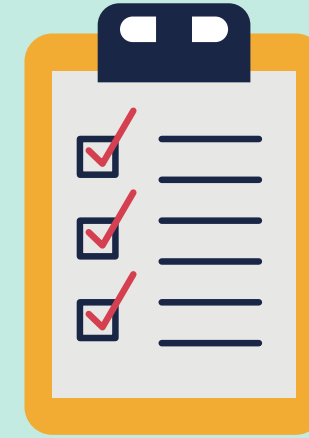
You should always search for a provider who is a "preferred provider" / an "in-network provider" (a provider who is part of the insurance company's network). This way your insurance will pay a larger part of your medical costs.



If you use an out-of-network provider, you risk having to pay all of your medical costs yourself.



What is covered?



✓ **MEDICAL SERVICES** provided by a Preferred Provider doctor/medical specialist (who is covered by your insurance plan) are the most affordable option.

For example, going to an Urgent Care clinic, a hospital emergency room, seeing your general practitioner, gastroenterologist, dermatologist, etc. would fall under this category. Please review the details of your plan on www.gallagherstudent.com/LIM to see exactly what services are covered under your plan and which are not.

✓ **PREVENTATIVE CARE** provided by a Preferred Provider doctor/medical specialist is also covered.

This includes: annual physical exam and routine screenings; most immunizations; women's wellness/OBGYN.



What do I have to pay if I go to the doctor?

Deductible

Your plan has a “deductible.” The deductible is the amount that you must pay before the insurance pays anything. The deductible for your plan is \$300 per year, which means that you must pay \$300 for covered services in one year before the insurance pays any part of the cost.

Coinsurance

After you have paid the \$300 deductible in medical costs, you will still be required to pay a small fee each time you go to the doctor, which is called a “coinsurance” or a “copay.” Copay cost for your plan is \$10 per doctor's office visit, and \$150 per emergency room visit. You must pay your coinsurance/copay at the time of your visit. If you see an in-network doctor, your insurance will cover the rest of the cost automatically. The doctor's office will notify you later if you owe any additional payment.



To learn more about the fees and costs associated with each type of health care service covered by your plan, check LIM College's Schedule of Benefits in the Gallagher Student Health Insurance Brochure on www.gallagherstudent.com/LIM.



What to do if I need medication?



Prescription medication/drugs and birth control are covered under the insurance plan.

- If your doctor advises that you take medication, they will provide you with a **prescription** which will be sent automatically to the pharmacy of your choice.
- You will have to pay a **copay** for your medication. It is usually \$15, but depending on the type of medication it could be \$35 or \$75.
- Be sure to bring your **insurance ID card** to the pharmacy so that you are charged the correct amount.

Please note: Medication and birth control that you do not need a prescription to get is NOT covered. You are responsible for the full cost. This is known as “over-the-counter” or “OTC” medication.

Where do I go if I am sick or injured?



LIM College does not have on-campus health services; if you are sick or injured, you must use **off-campus resources**.

Note: LIM College has an on-campus Office of Counseling & Accessibility Services, which is free to all students. This office has licensed psychologists on staff who are trained to assist with mental health concerns (for example, depression, anxiety, etc.) and are available to provide counseling. Campus Location: Maxwell Hall 216 East 45th St., 14th Floor; tel. (212) 752-1530 ext. 315; email: cas@limcollege.edu

Where do I go if I am sick or injured?



Off-campus Resources:

✓ **Primary care doctor:**

For everyday medical care. You will need to make an appointment before you can see the doctor.

✓ **Specialists**, such as: optometrists, dermatologists, gastroenterologists, etc.

✓ **Urgent care clinics:**

Typically more convenient and less expensive than hospital emergency rooms. Some are open 24 hours a day and most will work with your insurance company, but be sure to check in advance by calling them. You do not need to make an appointment to visit an urgent care clinic and be seen by a doctor.

✓ **Hospital emergency room:**

For very serious emergencies. It is important to know which hospital is nearest to your home/campus and how to get there. If you are alone and can't transport yourself, or you are experiencing an extreme emergency, call 911.



What happens after I've visited a doctor?

Explanation of Benefits

You will receive an “Explanation of Benefits” (EOB) in the mail from your insurance company. This document will show the total cost of your visit, as well as who paid what (what you paid, what your insurance paid, etc.).

This is not a bill. If you owe additional payment, you will receive a bill from the doctor’s office or hospital.

If you have questions about an EOB, contact “Gallagher Student” Customer Service or Mr. Kevin Shiner in Student Financial Services at kshiner@limcollege.edu

Claims

If your doctor’s office requires that you pay the full cost of the visit up front, you can file a claim with your insurance company after your visit. If your claim is successful, the insurance company will repay you for the cost of the visit. You will need to submit a claims form and the bill and/or receipt for your visit to the insurance claims company, *Wellfleet Student*.

Contact Mr. Kevin Shiner if you have questions about how to do this, or the claims company at 877-657-5030 or customerservice@wellfleetinsurance.com

DENTAL & VISION COVERAGE

LIM College's student health insurance does not cover dental and vision services

You can choose to enroll in **optional dental insurance** through Gallagher by going to the following link: <https://www.gallagherstudent.com/products/voluntary-dental-insurance/>

There are various **discount dental & vision services** available through Gallagher. See www.gallagherstudent.com/LIM for details. **Note:** this is NOT insurance, but using these services may provide you with more affordable dental and vision care.