Student Health Insurance Information
Section 1: Information Access Through Gallagher Student Health and United Health Student Resources
Tailored solutions for students and educational institutions
Create a New Account
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When you click on the new user button, search for Vanderbilt.

Then walk through the steps to create an account.
For students who are new for Summer 2017, the Summer Waiver Form will be available May 1, 2017.

For students who are new and returning for Fall 2017, the Annual Waiver Form will be available in May 2017.

This site has been designed especially for you to provide information about the Student Health Insurance Plan.

On this site you can:

- Download a Student Health Insurance Plan brochure or Frequently Asked Questions.
Benefits Information

Welcome Vanderbilt University Students

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[Live Chat]
We're online! Chat with our specially trained customer service representatives
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Vision and Dental Discounts

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Vision Discount

EyeMed Vision Care

This discount vision plan is available through EyeMed Vision Care. EyeMed’s provider network consists of over 45,000 independent providers and retail stores nationwide, including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JC Penney Optical, and many private practitioners.

This is not an insurance plan; there is no waiting period. Enrolled students can take advantage of the savings through EyeMed immediately upon receipt of their separate ID card. You can purchase prescription eyeglasses, conventional contact lenses or even non-prescription sunglasses at savings between 15% and 45% off regular retail pricing. In addition, you can receive discounts from 5% to 15% off laser correction surgery at some of the nation’s most highly qualified laser correction surgeons.

Please click on the following link to download the EyeMed Flyer.

Please click on the following link to print an EyeMed ID Card.
Dental Discount
Basix Dental Savings and Wellness

The cost of dental care is a major concern to both students and health service administrators. To help with this issue, Gallagher Student makes the Basix Dental Savings Program available to you. It is important to understand the Dental Savings Program is not dental insurance. Basix contracts with dentists that agree to charge a reduced fee to students covered under your Gallagher Student plan. The student must pay for the services received at the time of service to receive the negotiated rate.

Savings vary but can be as high as 50% depending upon the type of service received and the specific contracted dentist providing the service. To use the program, simply:

- Make an appointment with a contracted dentist; all the contracted dentists are listed on our website, www.basixstudent.com.
## Claims, ID, and Coverage Information

### My Account

**POLICY INFORMATION**

| View My Claims | Current Coverage Information |
| View Claims Address | Coverage History Information |
| Locate a Network Provider | My Personal Information |
| View Prescription Plan Information | ID Card Information |
| View Personal Representative Form |

**VALUE ADDED BENEFITS**

- Student Assistance Program
- Global Emergency Services
- HealthiestYou

**INSURED INFORMATION**

If your dependent information listed below is incorrect or listed as “Unknown”, please call us at 1-844-210-0545 (8:00 AM - 5:00 PM, EST, Monday through Friday).

**Purchase Additional Insurance**

Whether you need additional insurance for the current school year or for a new year, online enrollment takes only minutes.

- Enroll Now

**Message Center**

You have 1 new message(s).
Section 2: Premium Information and Risk Ratios
Premiums

- Premiums are calculated based on the predicted coverage needed for each academic year. This is based on the actual coverage needed in previous years + overhead/risk.

- Premiums need to be within 80% of expenses (Risk Ratio). As an example, if in 2012-2013 the claims submitted to the insurance were $800,000 then the premiums for the next year would need to equal at least $1,000,000. The difference can be used for company costs and overhead.

- If the actual cost of claims was substantially less than (only 80% of) premiums that year, then graduate students would be reimbursed the difference. However, the actual cost of graduate student claims typically exceeds the cost of premiums.
Our Student Health Insurance Plan is heavily subsidized to keep our costs low

- Current student insurance has a much lower deductible than faculty and staff.

- The total cost of graduate student premiums is typically less than the total cost of graduate student claims. VU has worked out a system that keeps our premiums low.

- External circumstances (Gov. interpretation of Affordable Care Act, rising health care costs across the country, etc.) contribute to our rising premiums. However, VU always tries to prevent a 20% increase.

- It may be possible to find insurance that cost less, but the coverage is likely less as well. If you chose to purchase your own insurance, make sure that it meet Vanderbilt requirements.
Plans are Determined by State

- Gallagher student health is subjected to TN standards of healthcare

- Gallagher student health must comply with all standards of the ACA

- Due to these regulations, our current premiums are as low as they can be without drastically raising deductibles and/or adding other coverage.
Changes to SHIP and important information for the upcoming year
Can you describe this and other changes we can announce?

- Starting this insurance cycle, students with dependents will be able to pay in installments. *Students advocated for this and change was made!*

- *It is likely that premiums will rise to due to increasing state, government, and market costs.*

- *There are no proposed coverage changes for the upcoming year, but changes are made when a need is identified.*
How were these changes made?

- Graduate students expressed need and desire for change during Graduate Student Council meetings and the 2016 Graduate Student Perspectives Survey.

- Graduate student representatives sat on the SHIP committee that mapped out the SHIP plan for the 2017-2018 school year. The 2016-2017 committee also consisted of:
  - Associate Provost and Dean of Students Mark Bandas,
  - Associate Vice Chancellor for Finance Eric Bymaster,
  - Associate Vice Chancellor and Chief Human Resources Officer Barb Carroll,
  - Vice Provost for Learning and Residential Affairs Cynthia Cyrus,
  - VSG student body president,
  - Medical Director Louise Hanson,
  - Director of Sponsored Programs Administration Janiece Harrison,
  - Vice Chancellor for Administration Eric Kopstain,
  - Program Manager Irene McKirgan,
  - Assistant Dean for Operations Mary Michael-Woolman,
  - Consultant Jen Swails-Wenger, and
  - Dean Mark Wallace.

- Changes to the SHIP plan are mapped out a year in advance.
For more information

- See resources outlined in this presentations.
- Stay tuned for info released from administration.
- Frequently asked questions document.