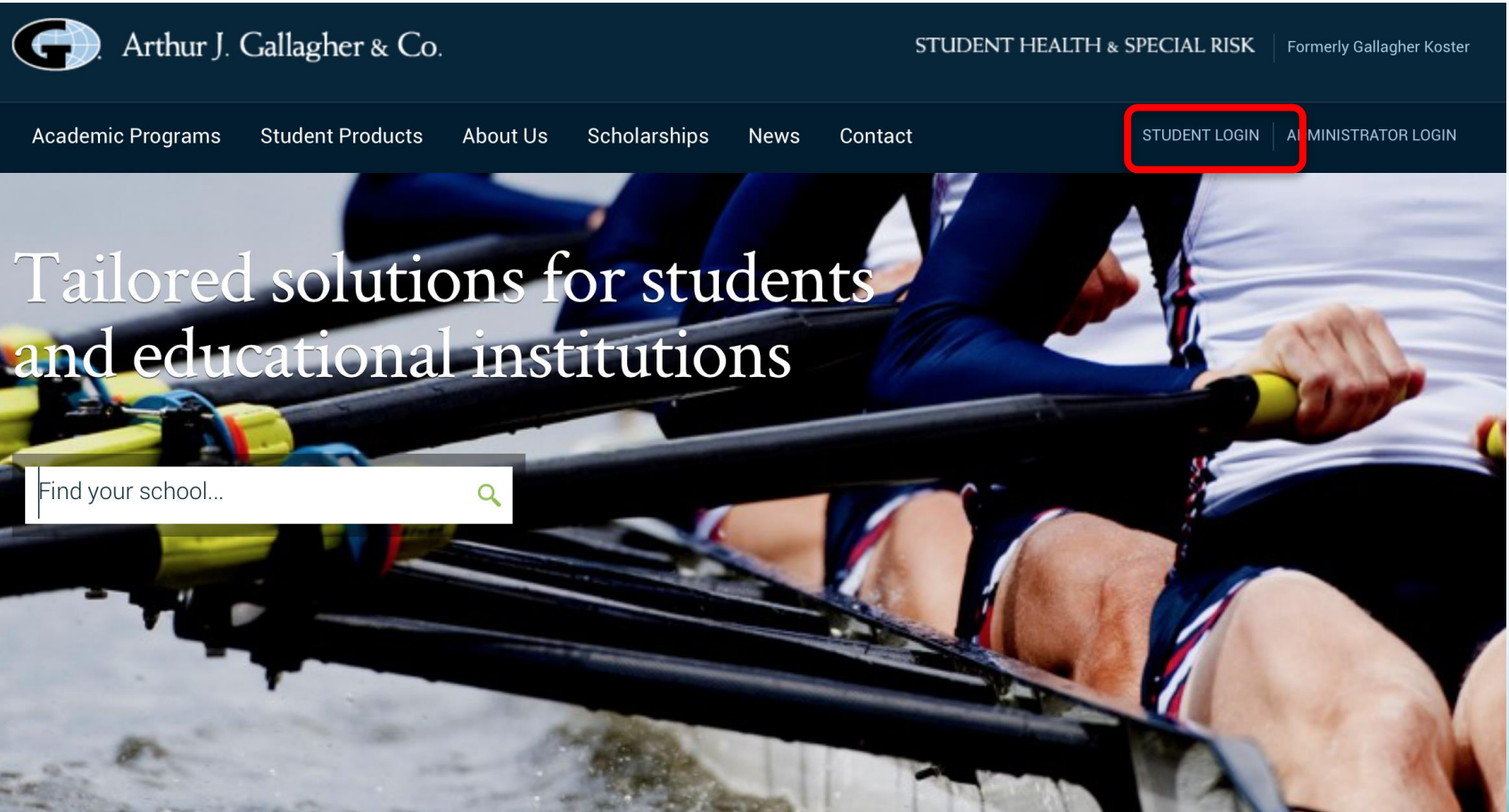


Student Health Insurance Information

Section 1: Information Access Through Gallagher Student Health and United Health Student Resources

www.gallagherstudenthealth.com



Create a New Account

The screenshot shows the Arthur J. Gallagher & Co. website. The header includes the company name, "STUDENT HEALTH & SPECIAL RISK", and "Formerly Gallagher K". The navigation bar contains links for "Academic Programs", "Student Products", "About Us", "Scholarships", "News", "Contact", "STUDENT LOGIN", and "ADMINISTRATOR LOGIN". The main banner features the text "Tailored solutions for students and educational institutions" over a background image of rowers. A search bar with the placeholder "your school..." and a magnifying glass icon is located on the left. A light blue overlay on the right contains the following content:

Parents:
Click here for information on accessing your student's online account

RETURNING USER LOGIN

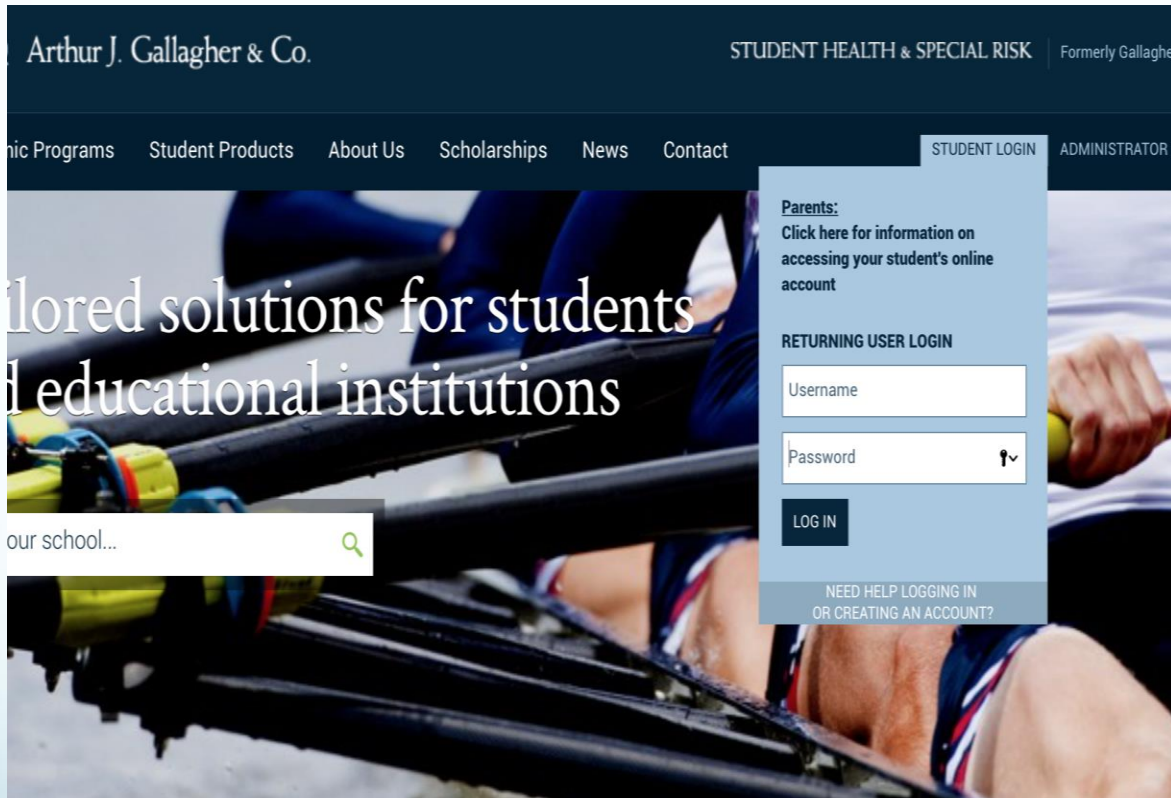
Username

Password

LOG IN

NEED HELP LOGGING IN
OR CREATING AN ACCOUNT?

Create a New Account




The screenshot shows the website for Arthur J. Gallagher & Co. The header includes the company name and navigation links for Academic Programs, Student Products, About Us, Scholarships, News, Contact, STUDENT LOGIN, and ADMINISTRATOR LOGIN. The main content area features a large image of rowers with the text "Tailored solutions for students and educational institutions". Below this is a search bar with the placeholder text "our school...". A modal window is open over the login section, titled "Parents: Click here for information on accessing your student's online account". It contains a "RETURNING USER LOGIN" section with fields for "Username" and "Password" (with a toggle for visibility), and a "LOG IN" button. At the bottom of the modal, it says "NEED HELP LOGGING IN OR CREATING AN ACCOUNT?".

Arthur J. Gallagher & Co. STUDENT HEALTH & SPECIAL RISK Formerly Gallagher

Academic Programs Student Products About Us Scholarships News Contact STUDENT LOGIN ADMINISTRATOR LOGIN


Tailored solutions for students and educational institutions

our school... 

Parents:
Click here for information on
accessing your student's online
account

RETURNING USER LOGIN

Username

Password 

LOG IN

NEED HELP LOGGING IN
OR CREATING AN ACCOUNT?

When you click on the new user button, search for Vanderbilt.

Then walk through the steps to create an account.

After Logging In

Student Access


[Return Home](#)
[Student Waive](#)
[Petition to Waive](#)
[Dependent Enroll](#)
[Forms and Applications](#) PDF
[Petition to Add](#) PDF
[Customer Service](#)

My Account

[Account Home](#)
[View Purchased Products](#)

My Student Health Insurance Plan

[My Benefits and Plan Information](#)
[Other Insurance Products](#)
[Discounts and Wellness](#)
[Find a Doctor](#)
[Pharmacy Program](#)
[Claims Company](#)
[Student Health Center](#)



WELCOME
Vanderbilt University
Students

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

Personal Property
Protect what's yours.
[LEARN MORE](#)

The Value We Offer
Our plans are customized specifically for students, to ensure your experience on campus is a healthy, happy one.
[LEARN MORE](#)

Health Careers Scholarship
THE HEALTH CAREERS SCHOLARSHIP PROGRAM APPLICATION PERIOD IS NOW **OPEN**.
The deadline for submitting your online application is: **May 5, 2017**
[LEARN MORE](#)

Live Chat

Benefits Information

Student Access

[Return Home](#)
[Student Waive](#)
[Petition to Waive](#)
[Dependent Enroll](#)
[Forms and Applications](#) PDF
[Petition to Add](#) PDF
[Customer Service](#)

My Account

[Account Home](#)
[View Purchased Products](#)

My Student Health Insurance Plan

My Benefits and Plan Information

Other Insurance Products

[Discounts and Wellness](#)
[Find a Doctor](#)
[Pharmacy Program](#)
[Claims Company](#)
[Student Health Center](#)
[Voluntary Dental](#)
[Resources and Links](#)



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We're online! Chat with

Benefits Information

[Petition to Add](#) PDF

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My Account

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My Student Health Insurance Plan

[My Benefits and Plan Information](#)

[Other Insurance Products](#)

[Discounts and Wellness](#)

[Find a Doctor](#)

[Pharmacy Program](#)

[Claims Company](#)

[Student Health Center](#)

[Voluntary Dental](#)

[Resources and Links](#)

Parents Corner

[Information for Parents](#)

Frequently Asked Questions

[PDF 2016-2017 Vanderbilt University Frequently Asked Questions - Graduate.pdf](#)

[PDF 2016-2017 Vanderbilt University Frequently Asked Questions - International.pdf](#)

[PDF 2016-2017 Vanderbilt University Frequently Asked Questions - Undergraduate.pdf](#)

[PDF 2015-2016 Vanderbilt University Frequently Asked Questions - Graduate.pdf](#)

[PDF 2015-2016 Vanderbilt University Frequently Asked Questions - International.pdf](#)

[PDF 2015-2016 Vanderbilt University Frequently Asked Questions - Undergraduate.pdf](#)

Plan Information

[PDF 2016-2017 Vanderbilt University Student Health Insurance Brochure - Graduate, Professional & International.pdf](#)

[PDF 2016-2017 Vanderbilt University Student Health Insurance Brochure - Undergraduate.pdf](#)

[PDF 2016-2017 Vanderbilt University Student Health Insurance Summary Brochure - Graduate, Professional & International.pdf](#)

[PDF 2016-2017 Vanderbilt University Student Health Insurance Summary Brochure - Undergraduate.pdf](#)

[PDF 2015-2016 Vanderbilt University Brochure - Graduate.pdf](#)

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Voluntary Dental



Going to the dentist may not be your idea of fun.

We just make it easier.

[LEARN MORE](#)

Live Chat



ID Card and Account Information

Student Access

[Return Home](#)
[Student Waive](#)
[Petition to Waive](#)
[Dependent Enroll](#)
[Forms and Applications](#) PDF
[Petition to Add](#) PDF
[Customer Service](#)

My Account

[Account Home](#)
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My Student Health Insurance Plan

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Live Chat



We're online! Chat with

Vision and Dental Discounts

Student Access

[Return Home](#)
[Student Waive](#)
[Petition to Waive](#)
[Dependent Enroll](#)
[Forms and Applications](#) PDF
[Petition to Add](#) PDF
[Customer Service](#)

My Account

[Account Home](#)
[View Purchased Products](#)

My Student Health Insurance Plan

[My Benefits and Plan Information](#)
[Other Insurance Products](#)

[Discounts and Wellness](#)
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Live Chat



We're online! Chat with

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 [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.

www.uhcsr.com

The screenshot displays the UnitedHealthcare Student Resources website. At the top left is the UnitedHealthcare logo. The top right features a dark blue header with the text "StudentResources" and a search bar with a "GO" button. Below the header are three navigation tabs: "Student Health Insurance & Plans", "Self Service & Support", and "Request Information". The main banner area has a blue background with the text "Healthcare is in your hands. Welcome to the new uhcsr.com Coming May 2017!". Below this, a laptop and a smartphone are shown displaying the website's content. The laptop screen shows the heading "STUDENT INSURANCE HAPPENS HERE." and a subheading "It can be confusing. We're here to help!". The smartphone screen shows the same heading and subheading. On the right side, there is a "Direct Links" section with a red box highlighting the "COLLEGE STUDENTS" category. This category includes links for "Login To My Account" and "Create Your Online Account Now". Other links in the "COLLEGE STUDENTS" category include "Find My School's Plan" and "Buy College Student Health Insurance Now". Below this, there is a section for "PARENTS OF COLLEGE STUDENTS" with a link to "Learn More About Student Health Insurance". At the bottom of the "Direct Links" section is a section for "SCHOOL ADMINISTRATORS" with a link to "Login to Partner Center Now". A circular "ID CARD" icon is located at the bottom right of the "Direct Links" section.

UnitedHealthcare

StudentResources

SEARCH GO

Student Health Insurance & Plans | Self Service & Support | Request Information

Healthcare is in your hands.
Welcome to the new uhcsr.com
Coming May 2017!

STUDENT INSURANCE HAPPENS HERE.
It can be confusing. We're here to help!

Let's start with your school's name.

STUDENT INSURANCE HAPPENS HERE.
It can be confusing. We're here to help!

COLLEGE STUDENTS

- Login To My Account
- Create Your Online Account Now
- Find My School's Plan
- Buy College Student Health Insurance Now

PARENTS OF COLLEGE STUDENTS

- Learn More About Student Health Insurance


SCHOOL ADMINISTRATORS

- Login to Partner Center Now

ID CARD

Claims, ID, and Coverage Information

[Self Service & Support](#) > [College Students](#) > [MyAccount](#)

Account	Student Health Insurance & Plans	Self Service & Support	Request Information
My Account User Guide View My Claims Locate a Network Provider ID Card Information Request Permanent ID Card View or Print ID Card Prescription Plan Information Current Coverage Information Coverage History Information Value Added Benefits Student Assistance Program Global Emergency Services HealthiestYou My Personal Information Email Preferences Tax Information Submit SSN/ITIN or 1095-B Delivery Method	<h2>My Account</h2> <h3>POLICY INFORMATION</h3> <div>View My Claims View Claims Address Locate a Network Provider View Prescription Plan Information View Personal Representative Form Current Coverage Information Coverage History Information My Personal Information ID Card Information</div> <h3>VALUE ADDED BENEFITS</h3> <div>Student Assistance Program HealthiestYou Global Emergency Services</div> <h3>INSURED INFORMATION</h3> <p>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).</p>	 <div>Purchase Additional Insurance Purchase Additional Insurance <p>Whether you need additional insurance for the current school year or for a new year, online enrollment takes only minutes.</p>Enroll Now</div> <div>Message Center <i>New Feature</i> You have 1 new message(s).</div>	

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.