



Gallagher Benefit Services (GBS), Inc.

Visiting Scholar Benefit Plan

Frequently Asked Questions (FAQs)



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Frequently Asked Questions

Northwestern University Visiting Scholar Plan - CIGNA STUDYWELL PLAN 03770B

Question	Answer
General Insurance Questions	
I am a J-1 Visa holder. Am I sufficiently covered to satisfy the J1 Visa requirements?	Yes. Once you are enrolled in the Northwestern University Visiting Scholar Plan, your Insurance satisfies all J-1 insurance requirements, including medical evacuation and repatriation for J-1 Visa holders (and dependents, if enrolled).
What is the difference between a Broker and an Insurance Carrier?	Gallagher is the broker; we represent your best interests by serving as a resource for you and your family: we can help you understand the plan, answer questions about your invoices, assist in obtaining your documents, and provide guidance in find a medical provider. Cigna is the insurance company; they are responsible for providing the insurance coverage, paying claims, and maintaining the network.
What is the difference between In-Network and Out-of-Network?	A “network” is a group of health care providers or facilities that have signed contracts with Cigna Healthcare and may, therefore, offer discounts for health services when you receive care and directly bill Cigna Healthcare. Out-of-Network healthcare providers or facilities do not have a contract with Cigna and do not offer discount arrangements for services. They may require that you pay for services at the point of care. You may visit any health care facility you choose; however, choosing a doctor who does not participate in the Cigna Healthcare Network may lead to higher out-of-pocket costs. Always check the Cigna Envoy Find A Provider database prior to seeking care to ensure you are staying in-network.
What is a Copayment (copay)?	The amount you pay per visit to the doctor or a health care facility. This is generally a flat dollar amount that is paid at the time of service. The amount can vary based on your plan coverage terms and the type of covered health service you receive. Specific information about copayments on your plan can be found in the Cigna Certificate of Coverage found on the NU Visiting Scholar Plan Portal .
What is a Deductible?	This is the amount of covered expenses that you must pay before the plan pays any benefit. Once you meet this threshold, the plan will begin to pay benefits for covered expenses that you incur; this applies to both individual and family plans. Specific information about deductibles on your plan can be found in the Cigna Certificate of Coverage found on the NU Visiting Scholar Plan Portal .
What is Coinsurance?	A percentage of the cost of covered medical services you must pay after you have met any plan deductible. Coinsurance is a percentage of the cost of the service post-Cigna Healthcare discount (if you stay in-network). It does not include charges for services not covered by your plan. Specific information about coinsurance on your plan can be found in the Cigna Certificate of Coverage found on the NU Visiting Scholar Plan Portal .

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Question	Answer
Enrollment	
Is it mandatory to enroll in one of these plans?	No. You may either enroll in the Northwestern University Visiting Scholar Plan or waive participation by providing proof of insurance, in English, if you purchased another plan that meets the insurance waiver requirements . Please note that Northwestern’s waiver requirements surpass the guidelines of the J1 visa program. Find the list of NU waiver requirements here.
How do I enroll?	Your host department will complete enrollment on your behalf. Please reach out to your NU Department Administrator for assistance.
What Start and End dates should I use?	Visiting Scholars are required to have insurance coverage from the date they enter the U.S. until the date they leave. Please communicate your entry and exit dates to your host department to ensure you have coverage during your entire visit. Coverage dates can be altered by emailing your department; they will let the Gallagher team know of the change.
Can I enroll only my dependents on the plan and exclude myself?	No, you must be enrolled for your dependents to be covered.
How do I change start or end dates, add/remove a dependent, or update my personal information?	You can make changes to your enrollment by emailing your Department Administrator with updates; they will communicate these changes to the Gallagher team.
What happens after my department completes the enrollment?	Your enrollment will be sent to the insurance company (Cigna) once you are within 90 days of arrival. If you are responsible to pay for your Visiting Scholar Plan coverage, your invoice will automatically be generated by our billing system, called FreshBooks. Please keep an eye on your email spam folder as invoices and messages from Cigna sometimes end up there. We ask that you not pay your invoice until your travel dates are confirmed. Cigna will send you an email with instructions for how to download your ID card.

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Question	Answer
Invoicing and Payment Process	
Can I receive a refund of my insurance premiums?	If your dates of coverage change, you can be refunded. There is a 90-day change window for enrollments. If your coverage dates change, it is imperative that you let Gallagher and your department know in a timely manner.
How much will the plans cost me per month?	Please visit the Rates and Invoicing section of the website for more information; the rates listed are the cost per day.
How is billing managed?	Your invoices will be sent through our billing platform called FreshBooks. Step by step instructions for how to pay your bill on FreshBooks can be found on the Rates and Invoicing section of the GBS portal. To avoid the invoices potentially going to your spam folder, please add mail@fb02.freshbooks.com to your contacts. If you do not receive your invoice, please reach out to GBS (UniversityServices.GBS.NUVSBP@ajg.com).
What are the payment frequencies available?	Because of how Northwestern University manages the visa process, your coverage for the current plan year must be made in full. Gallagher Benefit Services does not offer payment plans. If paying for your health insurance is going to cause financial hardship, you are encouraged to discuss your situation with your host department.
What payment methods are accepted?	You may pay directly on FreshBooks using a credit or debit card. We can also accept checks or direct wire transfers from banks (ACH).
If I am staying beyond 1 year (i.e. 2-year appointment), can I pay for my entire stay?	Billing is done based on the health insurance plan year which runs from September 1 to August 31. GBS can only bill you for one year at a time (12 months). However, once your annual policy is set to expire, GBS will send you an invoice for the 2 nd year based on the plan rates at that time.
Will I receive more than one invoice during my stay?	It is possible. For example, if you are enrolled for dates August 1 to October 31, the following two invoices will be generated: 1) August 1 through August 31 (31 days at plan year 1 rates) and 2) A second invoice for dates September 1 to October 31 (61 days at plan year 2 rates).
Can GBS bill my department?	Yes. Some departments offer to pay for the health insurance; this should be negotiated prior to arrival at Northwestern University.
When do I receive my invoice?	Your invoice gets generated at the time that the enrollment is completed by your department. We ask that you wait to pay your invoice until your travel dates are finalized. Invoices should be paid just prior to arrival at Northwestern University.

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Question	Answer
Coverage, Claims, and Documents	
When is coverage effective?	The insurance coverage is effective based on the dates provided to GBS by your host department at Northwestern.
Where can I find my Cigna Medical ID card?	Cigna will send you a welcome email with instructions for how to download your Medical ID. Please check your spam folder for this email. If you have any trouble accessing your ID, you can reach out to GBS for assistance (UniversityServices.GBS.NUVSBP@ajg.com). No “hard copy” ID cards will be mailed to you.
Will my Cigna Medical ID be mailed to me?	No, your medical ID will not be mailed to you. You must download it. Download instructions are emailed to you by Cigna. Please check your spam folder for this email. If you have any trouble, you can reach out to GBS for assistance (UniversityServices.GBS.NUVSBP@ajg.com).
Where can I see my claims (bills)?	Once you have your Cigna ID number, we encourage you to register for Cigna Envoy at www.CignaEnvoy.com . Once you complete registration, you can see what was billed, what was covered, and what you owe on the Explanation of Benefits document (EOB). You will be billed from, and must pay, the doctor or hospital directly.
What happens if I receive a bill that seems too high?	You can reach out to Gallagher or Cigna about claims issues. The Cigna Customer Service Team can be reached at the number on the back of your ID card.
What if I went to the doctor and paid out of pocket, how do I get reimbursed?	You can go to the Cigna Envoy portal (www.CignaEnvoy.com) and click on the Claims section. There are also step by step instructions for how to complete online claims submissions on the NU Visiting Scholar Portal .
I just arrived and have not yet downloaded my Cigna ID card; I need to go to the doctor immediately. What do I do?	Find the closest medical service provider (see Slide #10). If a plan member requires any health services within 24 hours, their Health Care provider may call Cigna’s 24-hour customer service center at 1.800.441.2668 or 1.302.797.3150 to verify your Eligibility and or Benefits.
Does Cigna have a mobile app?	Yes, there is a mobile app called Cigna Envoy that can be downloaded on your smartphone.

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Question	Answer
Benefits and Coverage	
Which family members are eligible for these plans?	Any family member who is in the United States and has a visa would qualify for this plan. Eligible family members include spouses/domestic partners and children.
What if my family member is a US citizen?	US citizens must have coverage that meets the Affordable Care Act (ACA), which these plans do not. Your dependents who are US citizens should secure other insurance, such as through the Gallagher Marketplace . Children that are born in the USA while the family is enrolled in the Visiting Scholar Plan will be covered by the Visiting Scholar Plan.
Is the plan Affordable Care Act (ACA) compliant?	No, the plan is not ACA compliant but does meet all the requirements of Northwestern University and the US Department of State.
Can I seek medical care at Northwestern University's Student Health Service?	Visiting Scholars can utilize the NU Student Health Service; dependents of Scholars cannot use these clinics and should seek care elsewhere. Link to NU Evanston clinic: https://www.northwestern.edu/healthservice-evanston/ Link to NU Chicago clinic: https://www.northwestern.edu/healthservice-chicago/
What type of medical plan is the Visiting Scholar Plan?	The plan is a Participating Provider Organization (PPO) plan. That means you will have access to a large group of medical providers who have agreed to provide health care at reduced rates.
Are preventive services such as annual physical exams or immunizations covered?	Yes, preventative services such as immunizations and wellness exams are included in the Visiting Scholar Plan. Please refer to the Summary of Benefits located in the Documents Library for a detailed description of the services covered. There is also a summary of Preventative Care services on the NU Visiting Scholar Plan Portal .
Is telemedicine included in the benefits?	Yes, global telehealth through Teladoc offers free 24/7 phone or virtual appointments for common ailments like cough/cold, the flu, sinus infections, rashes/skin problems, bronchitis, etc. Talk to a licensed physician in minutes and even get a prescription if necessary. Step by step instructions can be found in the Plan Documents tab on the Visiting Scholar Plan portal .

* Benefits and Coverage continued on next page

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Question	Answer
Benefits and Coverage (continued)	
Is maternity covered?	Yes, see the Cigna Certificate of Coverage for more information.
Does the Cigna plan cover pre-existing conditions – and is there a waiting period?	No, there is no waiting period for treatment of pre-existing conditions. A pre-existing condition is any medical condition that was known 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 to person. The Visiting Scholar Plan offered by Cigna does not have exclusions for pre-existing conditions.
Are prescriptions covered?	Yes, prescriptions are covered. Actual coverage amount will depend on the type of medication.
Is Accidental Death and Dismemberment covered?	Yes, see the Cigna Certificate of Coverage for more information.
Is Emergency Evacuation and Repatriation covered?	Yes, see the Cigna Certificate of Coverage for more information.
Is Emergency Reunion covered?	Yes, see the Cigna Certificate of Coverage for more information. An Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations more than 7 days will be covered by the plan.
Does the insurance cover me if I travel outside of the United States?	Yes, the Visiting Scholar Plan offered by Cigna provides worldwide coverage. Through your Global Medical Plan, you have access to the Cigna Healthcare network of over 1.7 million providers with 400,000 outside the U.S. It is possible that you may have to pay for services when you see a non-US based provider – and will then submit the claim to Cigna for reimbursement.

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Question	Answer
Seeking Care	
Where should I seek care?	Please see chart on next slide for an explanation of When & Where to Access Care.
How do I find a provider?	Step by step instructions for how to find a doctor can be found on the NU Visiting Scholar Plan Overview .
Do I need a Primary Care Physician (PCP)?	No, since you are on a PPO plan, you do not need to establish a Primary Care Physician; although you can if you want to. If you are sick or need to be seen by a doctor, you can just schedule with any In-Network provider.
Do I need a Referral to see a Specialist?	No, PPO plans allow you to schedule directly with a specialist; this saves you time and money.

Question	Answer
Other Voluntary Coverage like Dental, Vision, Auto, and Renter's Insurance	
Do I have vision or dental coverage on this plan?	Comprehensive vision and dental are not covered by this plan. You do have the option to purchase voluntary dental and vision insurance. Please visit the Gallagher Marketplace section of the website for more information.
What is Gallagher Marketplace?	Gallagher Marketplace is a one-stop-shop for things like Renter's and Auto insurance, as well as Voluntary Dental and Vision. You apply for coverage directly on the Gallagher Marketplace site and will be billed directly for any policies you choose.

When and Where to Access Care

Type of Provider	Scenario	Type of Illness or Injury
NU Student Health Clinics	FREE for Scholars (not available for dependents); Convenient/two locations on Evanston & Chicago campuses. Appointment required. Link to NU Evanston clinic: https://www.northwestern.edu/healthservice-evanston/ Link to NU Chicago clinic: https://www.northwestern.edu/healthservice-chicago/	Cough/cold, flu, bronchitis, rashes, allergies, sinus infection, etc. General checkup.
Teledoc	Same-day care from the comfort of your home/office. Doctors available 24/7 for phone or video consults.	Cough/cold, flu, bronchitis, rashes, allergies, sinus infection, etc.
Urgent Care (Alternative to ER)	No appointment needed. Can be seen by a doctor quickly and they are open late nights and weekends, but not 24/7. See list of in-network Urgent Care Centers.	Treatment of most non-life-threatening emergencies. Broken bones (not multiple fractures), minor wounds (not bleeding profusely), mild fever, flu, acute sinusitis, etc.
Emergency Room (ER)	Open 24/7 but they prioritize when patients are seen based on the severity of the illness/injury. Less severe illness/injury means you may wait a long time to receive care. Much more costly than Urgent Care Centers or Teledoc.	Should be reserved for loss of life or limb, car accident, severe burns, head trauma, heart attack, stroke, severe lacerations, multiple/compound fractures, heavy bleeding, elevated fever, severe burns, seizures, poison, etc.
Hospital	Having an inpatient or outpatient procedure performed, in a critical state	Delivering a baby, major/minor surgery, recovery, monitoring, etc.

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Question	Answer
Waivers	
Is it mandatory to enroll in one of these plans?	No, you may either enroll in the Visiting Scholar Plan or waive participation by providing proof of insurance, in English, if you purchased another plan that meets the waiver requirements. Enrollments and waiver requests are completed by your host department.
What requirements does my external coverage need to meet to qualify for a waiver?	<p>To waive participation in the Visiting Scholar Plan, your insurance plan must meet the following criteria established by Northwestern University, and the US Department of State:</p> <ol style="list-style-type: none"> 1. Medical benefits of at least \$100,000 per accident or illness 2. Coverage for repatriation of remains in the amount of \$25,000 (does not apply to B1 visa holders) 3. Coverage for medical evacuation expenses in the amount of \$50,000 4. Deductible not to exceed \$500 per accident or illness (does not apply to comprehensive plans with annual deductibles) 5. Out-of-pocket expenses not to exceed \$9,000 per year 6. Co-insurance provision not to exceed 20% (in-network) or 40% (out-of-network) 7. Coverage for at least 80% of the amount charged (in-network) or 60% (out-of-network) 8. Coverage for inpatient and outpatient care for both sickness and accident 9. Coverage for pre-existing conditions (no exclusions, no waiting period) 10. Coverage for mental health 11. Coverage for prescription drugs 12. Coverage for pregnancy 13. Policy must not unreasonably exclude coverage for perils inherent to the activities of the program in which the exchange visitor participates
How do I waive participation in the Visiting Scholar Plan?	You would research “external” health insurance plans to ensure that they meet all of Northwestern’s requirements. If you believe your chosen plan does meet the requirements, you would send a detailed plan description that outlines what your plan covers – as well as what it excludes – to your host department. The Department Administrator will fill out a waiver request on your behalf. The submitted plan will be reviewed by GBS and a waiver approval or denial will be issued. You may receive a request for additional information.
Do my documents need to be in English?	Yes, any external insurance documents must be in English. If they are not in English, please consult your insurance carrier.
What if my external insurance has everything except Medical Evacuation and Repatriation of Remains?	Betins offers stand-alone evacuation and repatriation coverage at an affordable price. This can be used as a top-up to your external medical coverage.

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Question	Answer
Contacts	
How do I contact the Student & Scholar Services team at Gallagher Benefit Services about my enrollment, waiver, invoicing, coverage, or claims?	Phone: 1-844-315-4550 Email: UniversityServices.GBS.NUVSBP@ajg.com
Who do I contact about a specific claim or coverage details?	Cigna 24-hour Customer Service Center Toll-Free phone number: 1-800-441-2668 Direct Telephone Number (Reverse charges accepted): 1-302-797-3100
Where should hospitals and doctors send claims?	Cigna has a robust provider network – with more than one million health care providers worldwide – and they regularly make direct payments to doctors and hospitals willing to accept this arrangement. You can simply present your Cigna Healthcare ID card, and the doctor or hospital will bill Cigna Healthcare directly.