



## FAQs: Crew Medical & Health Insurance for US Sailing Members

### **Q. What makes this program so special for mariners?**

**This specialized health insurance program for US Sailing members provides worldwide coverage** and includes AD&D (accident death and dismemberment), medical evacuation and bedside visitation coverages as well as all other health insurance coverage expected in the U.S. In addition, the program includes mPassport, a portable medical care access tool for use worldwide. The program is underwritten by Geo Blue.

### **Q: Who manages this crew medical health insurance program?**

**A. The program is managed by Gowrie Group. Rick Bagnall** is the program manager; you can reach him at [crewmedical@gowrie.com](mailto:crewmedical@gowrie.com) or 860.399.3634.

### **Q: Who is eligible?**

**A: There are six general categories of sailors that qualify for US Sailing's group crew medical insurance program.** (Please note: Current US Sailing membership is required.)

1. Certified US Sailing instructors
2. Collegiate sailing athletes
3. Members of US Olympic Sailing Team
4. Professional crew/captains
5. Paid race yachts crew
6. International cruisers

### **Q: What if I am a US Sailing member, but I do not fit neatly into one of these categories?**

**A. Please contact Rick Bagnall** at [crewmedical@gowrie.com](mailto:crewmedical@gowrie.com) or 860.399.3634 to discuss.

### **Q: Does this policy offer coverage inside the United States, for the time periods when I am not abroad or offshore?**

**A: Yes, the policy offers coverage in the United States, using the Anthem network.**

### **Q: Will this policy comply with Health Care Reform?**

**A: Yes, this policy will comply with each step of the Affordable Care Act.** The start date of the policy is September 1<sup>st</sup> each year. The policy will be updated to the Affordable Care Act as of September 1<sup>st</sup>, each policy year.

### **Q. When can I enroll?**

**A. This is an annual insurance policy. US Sailing members can enroll in this program during Open Enrollment which runs from July 1<sup>st</sup> to August 31<sup>st</sup>.** The policy period starts September 1<sup>st</sup>. After Open Enrollment, enrollment is closed unless the US Sailing member has a *qualifying event*.

### **Q. Can I enroll online?**

**A. Online enrollment is available only during the Open Enrollment period which runs from July 1<sup>st</sup> to August 31<sup>st</sup>.** To enroll at other times, contact Rick Bagnall at Gowrie Group - [crewmedical@gowrie.com](mailto:crewmedical@gowrie.com) or 860.399.3634. Please note that premiums are payable by credit card only.

**Q: Why are the premiums so low in the US Sailing Group crew medical program?**

**A: Several factors contribute to the low premiums in this program.**

- Many people covered in the program spend time outside of the United States for much of the year, and health insurance coverage is a lot less expensive overseas.
- Many in the program have multiple sources of coverage (eg, paid crew typically have P&I from the vessel), thus the full exposure to risk is lower.
- Within US Sailing's membership base, the majority that qualifies for this coverage tend to be younger.

**Q. What is a qualifying event?**

**A. Benefit plans can be affected by life event changes, some of which qualify as an official change in status by the IRS.** Generally, when you enroll in benefits as a new employee, you cannot make any changes until the next Open Enrollment period. However, if you experience a qualified change in status you can make mid-year changes. A qualifying event, also called a life event change, is a personal change in status which may allow you to change your benefit elections. Examples of some qualifying events include, but are not limited to, the following:

1. **Change in legal marital status** – marriage, divorce, legal separation, annulment, death of a spouse.
2. **Change in number of dependents** – birth, death, adoption, placement for adoption, award of legal guardianship.
3. **Change in employment status of the employee's spouse or employee's dependent** – switching from part-time to full-time employment status or from full-time to part-time, termination or commencement of employment, a strike or lockout, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming ineligible for coverage.
4. **Dependent satisfies or ceases to satisfy eligibility requirement** – marriage of a dependent or change in student status.

**Q. How do I enroll if I have a qualifying event?**

**A. It is important to remember that if you experience a qualifying event, you will need to request a change to your benefits within 30 calendar days** of the event and provide required documentation. If you do not request the change within 30 calendar days, the next opportunity you will have to make changes to your benefits will be during the next Open Enrollment period.

**Q: What if my US physician or hospital is not listed in Geo Blue's online provider network?**

**A: The next step would be to call your Physician or Hospital directly** and see if they are in the Anthem network. If they are in the Anthem network they should accept Geo Blue.

**Q: Can this insurance be offered as a group benefit to a team or group of sailors?**

**A: Yes. We can set up a group contract and supply a statement directly to your business.** This allows employees the extra benefit of paying their premium through payroll deduction and receiving their benefits as a pre-tax benefit. In order to set up a group contract, please contact Rick Bagnall at [crewmedical@gowrie.com](mailto:crewmedical@gowrie.com) or 860.399.3634

**Q: Who is the insurance carrier for this program?**

**A: Geo Blue is the carrier for the US Sailing group crew medical program.** Founded in 1997, Geo Blue is a leading provider of international health insurance programs and an innovator in online healthcare information, medical assistance and insurance services around the globe. Geo Blue annually provides health insurance products or services to more than 650,000 individuals who travel, study or live outside of their home country. Geo Blue is 80% backed by Anthem Blue Cross & Blue Shield and 20% backed by Swiss Re. It is also important to know that Geo Blue is the only U.S. insurance carrier with a network of physicians and hospitals throughout the world, offering a service called "M Passport" to access these medical care providers. In the United States, Geo Blue uses the Anthem physician and hospital network.

**Q: What is Gowrie Group's role in the US Sailing health insurance plan?**

**A: Gowrie Group is US Sailing's insurance partner and manages this health insurance program.** [Rick Bagnall](#) runs the program for Gowrie Group and is the direct contact for all clients. Gowrie brings to US Sailing members insurance solutions for yacht clubs, one-design boats, cruising boats, health insurance, and more. Gowrie Group is one of the nation's top 100 independent insurance agencies and the largest independent marine insurance group in the US. The company's 150+ professionals service clients across the US from offices in Westbrook CT, Darien CT, Newport RI, North Kingstown RI, and Marshfield, MA. For more information visit [www.gowrie.com/usscrewmedical](http://www.gowrie.com/usscrewmedical) or call 800.262.8911.