

Santa Clara University

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



Gallagher

Student Health &  
Special Risk



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## Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 <a href="http://www.gallagherstudent.com/scu">www.gallagherstudent.com/scu</a> ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Aetna Student Health	P.O. Box 981106 El Paso, TX 79998 1-877-480-4167 (TTY: 711).
Preferred Provider Network	Aetna PPO	<a href="http://www.gallagherstudent.com/scu">www.gallagherstudent.com/scu</a> ; click "Find a Doctor"
Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)	Coast to Coast Vision (Discount Vision) 1-800-308-0374 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  UNI-CARE (Dental Savings) 1-800-308-0374 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  SilverCloud (Behavioral Health) <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>	Phone: 1-800-308-0374  Email: CustomerService@Coverdell.com



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Answer Needed	Who To Contact	Contact Information
Worldwide Assistance Services (Medical Evacuation and Repatriation)	OnCall International	In the U.S. and Canada, call toll-free at <b><u>1-866-525-1956</u></b> .  From anywhere in the world, call us collect at <b><u>1-603-328-1956</u></b> .

## Getting Started

### How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?

1. Visit [www.gallagherstudent.com/scu](http://www.gallagherstudent.com/scu).
2. Under "Profile," click "Log In" and enter your student login credentials.

### How do I enroll?

1. Go to [www.gallagherstudent.com/scu](http://www.gallagherstudent.com/scu).
2. Login under "Profile."
3. Click on the "Enroll" button under "Plan Summary."
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

### How do I enroll my dependents?

This plan does not offer coverage for your dependents.

### Waiving SHIP Coverage

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements.

Waiver requirements include being enrolled in a health insurance plan that is fully compliant with all provisions of the Affordable Care Act (ACA), requires you to have access to providers near campus and coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an out-of-state HMO or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your state's service area and will not meet your school's



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waiver requirements. **If a claim is submitted before you have an approved waiver, you will remain enrolled in the plan.**

1. Go to [www.gallagherstudent.com/scu](http://www.gallagherstudent.com/scu).
2. Follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.

***Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.*

## **Will you audit or verify my waiver request?**

If you are an NCAA (National Collegiate Athletic Association) athlete, we will audit or verify your request. This is to make sure your insurance plan will cover you when you're at school.

If you are an F-1 visa student, your submitted waiver form will be subject to an audit. The intent of the waiver verification process is to assess whether or not your insurance plan will cover you when you're at school.

- This process checks the insurance company information you entered on your form and confirms the information submitted is accurate and that your coverage is currently active.
- We verify most waiver requests within 1-2 business days.
- Once we verify your coverage, we'll email you at the address provided on your form to let you know if your waiver request was approved or denied. If your waiver is denied, the email will explain the reason for the denial and provide instructions on how to revise and resubmit your form and any applicable supporting documentation.
- You will also be required to upload supporting documentation at the time of your waiver submission in order to submit your waiver form, for returning students this is a new process. The documentation must confirm that you are covered for Medical Evacuation (at least a \$50,000 benefit) and Repatriation of Remains (at least a \$25,000 benefit).

**If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below.**

This must be completed prior to the waiver/enrollment deadline.

1. Go to [www.gallagherstudent.com/scu](http://www.gallagherstudent.com/scu).
2. Follow the login instructions.
3. Navigate to “Account Details.”
4. Click “Click Here to Rescind Your Waiver.”



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5. Click “Rescind My Waiver.”

**Note:** Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after the waiver deadline.

## **If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?**

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

### **To initiate the Qualifying Life Event process:**

1. Go to [www.gallagherstudent.com/scu](http://www.gallagherstudent.com/scu).
2. Follow the login instructions.
3. Click on “Enroll-Qualifying Life Event.”
4. Complete the online form and upload the required supporting document, such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

**Note:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

**If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.**

## **Once enrolled, can I cancel? Get a refund?**

No.

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full coverage period. You have no option to terminate coverage unless you enter the armed forces. In that case we will refund — or your student account will be credited — a pro-rated share of your premium. If you are an international student withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

## **Where can I get more information about my plan?**

Go to [www.gallagherstudent.com/scu](http://www.gallagherstudent.com/scu).



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## Have changes been made to this year's plan?

No changes were made to the plan for the 2024–2025 Policy Year.

## Am I still covered while traveling? When studying abroad?

Yes, your plan covers you wherever you are. If you are enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24-hour Worldwide Travel Assistance, which includes services ranging from a lost passport to helping with emergency medical assistance or arranging emergency medical evacuation or repatriation of remains. It's important to contact OnCall International before making arrangements on your own. Otherwise, these services will not be covered.

### Other information about seeking medical care abroad:

- Always keep your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- If you get sick while abroad, you will likely need to pay for your care first and then submit bills for reimbursement. Your covered expenses will likely be considered an out-of-network expense.
- Before you submit claims for reimbursement, have the itemized bill(s) translated into English. Also include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address and school name on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

## Am I still covered after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.