

Azusa Pacific University

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



Gallagher

Student Health &
Special Risk

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Contacts

See the guide below:

Answer Needed	Who To Contact	Contact Information
Waiver Questions, Enrollment Questions, Verification of Coverage letters, any misc. SHIP question.	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/apu , click the 'Help Center' link (800) 406-4517
ID cards, benefits, claims, claims payments, and Tax forms incurred on or after August 15, 2021	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-800-888-2108 Website: www.anthem.com/ca
In-Network providers	Anthem Preferred Provider Network	Website: www.gallagherstudent.com/apu , click "Find a Doctor"
In-Network pharmacies	IngenioRx	Website: www.gallagherstudent.com/apu , click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com
Worldwide assistance services (medical evacuation and repatriation)	GeoBlue	Call Collect: 1-833-511-4763

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/apu
2. Under “Profile,” enter your student email address and click “Log In.”
3. **First-time users:** An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the “Forgot your password?” option on the login page.)

Am I eligible for student health insurance?

All domestic undergraduate students who are enrolled in 3 or more credit hours (at least 3 credit hours must be taken on campus) or are living in on-campus housing and all international students, visiting faculty and scholars and other persons possessing and maintaining a current passport and valid visa status (F-1, J-1, or M-1) are automatically enrolled in this insurance plan and the premium for coverage is added to their tuition billing.

All Graduate and Professional students and students enrolled in Practicum Training and Internship/Special Programs and taking 5 or more credit hours (with at least 3 credit hours being taken on campus) and Doctoral Students taking 3 or more credit hours, or any students whose enrollment level is considered to be half-time by their respective academic department, are eligible to enroll in this insurance plan.

You must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses do not fulfill this requirement.

How do I enroll?

Traditional Undergraduate Students

1. Go to www.gallagherstudent.com/apu
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.

Graduate Students that voluntarily enrolled at APU:

No action is needed as you are automatically enrolled in the student health insurance plan (SHIP). To view your coverage details:

1. Go to www.gallagherstudent.com/apu
2. Visit www.gallagherstudent.com/apu

3. Under “Profile,” enter your student email address and click "Log In."
 - a. **First-time users:** An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the “Forgot your password?” option on the login page.)
4. View “Account Details,” found on the lower left side of landing page.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/apu
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. Click on the “Enroll” button under “Plan Summary.”
6. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
7. Enrollment confirmation will be sent.

You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

Note: *If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

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. **Only Undergraduate students at Azusa Pacific University are eligible to waive. If you do not waive, you will be automatically enrolled into the Azusa Pacific University SHIP plan and charged on your student account.**

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 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/apu
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.

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/apu
2. Follow the login instructions.
3. Navigate to “Account Details.”
4. Click “Click Here to Rescind Your Waiver.”
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 and enrollment deadline has passed.

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.

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/apu
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/apu

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 GeoBlue at 1-833-511-4763 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.