

Azusa Pacific University

2026–2027

Student Health Insurance Plan

# Frequently Asked Questions



Student Health &  
Special Risk

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## Contacts

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: <a href="http://www.gallagherstudent.com/apu">www.gallagherstudent.com/apu</a> , click the 'Help Center' link (800) 406-4517
ID cards, benefits, claims, claims payments, and Tax forms incurred on or <b>prior to</b> August 15, 2026	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-800-888-2108 Website: <a href="#">Student   Anthem Student Advantage</a>
ID cards, benefits, claims, claims payments, and Tax forms incurred on <b>or after</b> August 15, 2026	Wellfleet Student	PO Box 15369 Springfield, MA 01115-5369 Customer Service: (877) 657-5030 TTY: 711 Monday-Thursday, 8:30 a.m.-7:00 p.m. EST Friday, 9:00 a.m.-5:00 p.m. EST Website: <a href="#">Wellfleet Student</a> Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a>
In-Network providers	Cigna PPO	Website: <a href="http://www.gallagherstudent.com/apu">www.gallagherstudent.com/apu</a> , click "Find a Doctor"
In-Network pharmacies	Wellfleet Rx	Website: <a href="http://www.gallagherstudent.com/apu">www.gallagherstudent.com/apu</a> , click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	Gallagher Student Health & Special Risk	Website: <a href="http://www.gallagherstudent.com/apu">www.gallagherstudent.com/apu</a> Click on "Program Enhancements"
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States and Canada: (877) 305-1966 All other Locations: (715) 295-9311

## Getting Started

### 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, with the option to waive the insurance plan. If not waived 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 on a voluntary basis.

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

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

### How do I enroll?

**Graduate Students will need to enroll every semester to maintain coverage. Enrolling for the Fall semester will not enroll you for the Spring semester.**

#### Graduate Students that voluntarily enrolled at APU:

1. Go to <https://www.apu.edu/healthcenter/insurance/#gradpro> to complete the Formstack

#### Traditional Undergraduate Students

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](http://www.gallagherstudent.com/apu)
2. Under "Profile," click "Log In" and enter your student login credentials.
3. View "Account Details," found on the lower left side of landing page.

## How do I enroll my dependents?

**Dependents will need to be enrolled every semester to maintain coverage. Enrolling a dependent for the Fall semester will not enroll them for the Spring semester.**

1. Go to [www.gallagherstudent.com/apu](http://www.gallagherstudent.com/apu)
2. Under “Profile,” click “Log In” and enter your student login credentials.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enroll your “dependent spouse/partner” and/or “dependent children.”
5. 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. **Undergraduate and International 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](http://www.gallagherstudent.com/apu).
2. Under “Profile,” click “Log In” and enter your student login credentials.
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](http://www.gallagherstudent.com/apu)
2. Under "Profile," click "Log In" and enter your student login credentials.
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](http://www.gallagherstudent.com/apu)
2. Under "Profile," click "Log In" and enter your student login credentials.
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?

You can request to terminate the remainder of your coverage (and receive a pro-rated premium refund) under the following circumstances:

1. You have graduated from APU.
2. You have permanently withdrawn from the school.
3. You have entered the armed forces.
4. You have been approved for a leave of absence from APU.

### To Request Termination of Coverage:

1. Visit [www.gallagherstudent.com/apu](http://www.gallagherstudent.com/apu).
2. In the “Account Detail” tile under “Plan Summary,” click the “**Termination of Coverage**” link.
3. Complete the termination form and select the appropriate termination reason from the list.
4. Submit the form.

***If your request is approved, your coverage will terminate at the end of the month during which your request was received. Also, the prorated premium refund will be credited to your student account at the end of month.***

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

Go to [www.gallagherstudent.com/apu](http://www.gallagherstudent.com/apu) or [Wellfleet Student](#)

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

The SHIP has changed from Anthem Student to Wellfleet Student and the Cigna PPO network.

## 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 Travel Guard at (877) 305-1966 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.