Santa Clara University

2025–2026
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 gallagherstudent.com/scu; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Aetna Student Health	P.O. Box 981106 El Paso, TX 79998 aetnastudenthealth.com 1-877-480-4161 (TTY: 711)
Preferred Provider Network	Aetna Open Choice PPO	gallagherstudent.com/scu; click "Find a Doctor"
Participating Pharmacies	Aetna Pharmacy Management	1-877-480-4161 (TTY: 711) gallagherstudent.com/scu; click "Pharmacy Program"
Voluntary Dental	Delta Dental	Phone: 1-800-422-4234 deltadentalins.com/members
Voluntary Vision	Ameritas Vision	Phone: 1-800-300-9566 myplan.ameritas.com
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)	800.252.3059 findbestbenefits.com/student
	UNI-CARE (Dental Savings)	800.252.3059 findbestbenefits.com/student
	SilverCloud (Behavioral Health)	gsh.silvercloudhealth.com/signup
Worldwide Assistance Services (Medical Evacuation and Repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 00-1-603-328-1956

Answer Needed	Who To Contact	Contact Information
Telehealth Services	Teladoc Health	1-800-835-2362 [Schedule a visit](#)
24-Hour Nurseline	Aetna Student Health	1-800-556-1555 (TTY: 711)

Getting Started

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

1. Visit gallagherstudent.com/scu.

2. Under "Profile," click "Log In" and enter your University login credentials.

How do I enroll?

1. Go to gallagherstudent.com/scu.
2. Login under "Profile" with your University login credentials.
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.

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

1. Go to 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.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

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 gallagherstudent.com/scu.
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 deadline.

If I waive, but then lose my coverage, can I enroll in SHIP if I 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 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.

Once enrolled, can I cancel? Get a refund?

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 gallagherstudent.com/scu or visit aetnastudenthealth.com.

Have changes been made to this year's plan?

No changes were made to the plan for the 2025–2026 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 On Call International (please see page 2 for contact information) 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.