

Santa Clara University | 2026–2027
Student Health Insurance Plan
Frequently Asked Questions

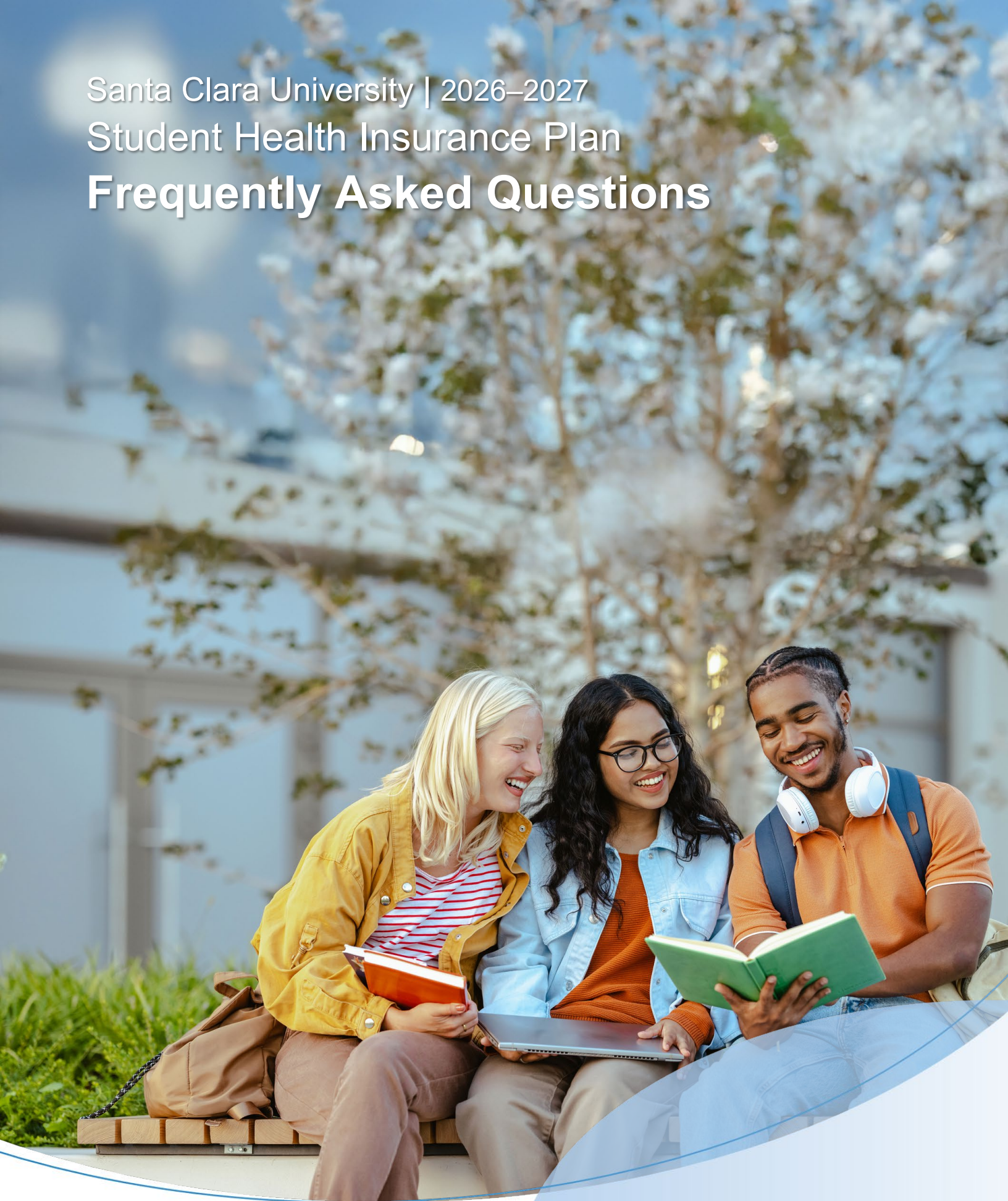


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Contacts

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 (Discount Vision) UniCare (Discount Dental) Guided Resources (Behavioral Health)	Coast to Coast Vision UNI-CARE Dental Phone: 1-800-252-3059 Findbestbenefits.com/student Guidance Resources Website: guidanceresources.com/members
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
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 the requirements set forth in CA AB 594.

AB 594 requires institutions of higher education to grant a waiver from student health insurance coverage when a student demonstrates they have other qualifying health coverage.

A waiver may only be approved during enrollment if the student has **Minimum Essential Coverage (MEC)** that meets the requirements of the **Minimum Essential Coverage Individual Mandate (Section 100705)**.

Schools and insurers are prohibited from charging any fee or premium to a student when such a waiver is granted.

How do I waive?

- Go to gallagherstudent.com/scu.
- Follow the login instructions.
- Click on the “Waive” button under “Plan Summary.”
- 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 of 8/21/26 for Law Students, 9/11/26 for Jesuit Students, and 9/25/26 for Undergrad/Grads/Athletes.

- Go to gallagherstudent.com/scu.
- Follow the login instructions.
- Navigate to "Account Details."
- Click "Click Here to Rescind Your Waiver."
- Click "Rescind My Waiver."

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after 8/21/26 for Law Students, 9/11/26 for Jesuit Students, and 9/25/26 for Undergrad/Grads/Athletes.

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? (as required by CA AB594)

A student may only request termination of coverage during the policy year for the following reasons:

- The student **graduates**,
- Takes an approved **leave of absence**, or
- Is **no longer enrolled** at the institution. When a qualifying termination occurs:
 - The student is responsible for premiums **only through the termination date**
 - If premium was paid in full for the term, the student must receive a **pro rata refund** for any period they are not covered
 - **Claims experience cannot be considered** when determining the refund amount

The Named Insured must request termination from the Policyholder at least 30 days before the effective date of the termination. The Policyholder shall terminate coverage during the same calendar month as the request, if feasible, but no later than the last day of the calendar month in which the 30-day period ends. The Named Insured is only responsible for premium through the date of termination. If the Named Insured has paid premium for the full Policy Year, they will receive a pro-rata refund for any time they are not enrolled under the plan

To Request Termination of Coverage:

1. Visit gallagherstudent.com/scu.
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.

Where can I get more information about my plan?

Go to gallagherstudent.com/scu.

Have changes been made to this year's plan?

Here are the changes made for the 2026–2027 Policy Year:

- Increase Rx co-payments from \$15/\$40/\$75/\$150 to \$15/\$45/\$80/\$200

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.