



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions



Table of Contents

Getting Started	2
<i>Where can I learn about the student health insurance plan (SHIP)?</i>	2
Enrolling in My SHIP	2
<i>Am I eligible for student health insurance?.....</i>	2
<i>How do I login to enroll or waive (opt out) of SHIP?.....</i>	3
<i>How do I enroll?.....</i>	3
<i>How do I enroll my dependents?.....</i>	3
<i>Am I eligible to waive?.....</i>	3
<i>How do I waive health insurance coverage?.....</i>	3
<i>Will you audit or verify my waiver request?.....</i>	4
<i>Can I cancel my waiver form after I've submitted it?.....</i>	4
<i>If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?.....</i>	4
<i>Once enrolled, can I cancel? Get a refund?.....</i>	5
<i>How can I get more information about my plan?.....</i>	5
<i>Have changes been made to this year's plan?.....</i>	5
<i>Am I still covered if I live off campus? While traveling? When studying abroad?.....</i>	5
<i>Am I still covered after I graduate?.....</i>	6
<i>What other services are available to me through my SHIP?.....</i>	6
<i>How do I obtain a tax form?.....</i>	6
Contact Information	7
<i>Who do I contact?.....</i>	7

Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit gallagherstudent.com/ru.

Enrolling in My SHIP

Am I eligible for student health insurance?

All students taking 6 or more credit hours, who are enrolled at Regis University in the programs listed below, and who actively attend classes for at least the first 31 days, after the date when coverage becomes effective. Students not enrolled in these programs are ineligible for coverage.

Health insurance coverage is mandatory for the following students enrolled at Regis University:

- Traditional Undergraduate
- All international students regardless of major
- All students enrolled in College for Health Professions
- Undeclared Pre-Nursing Traditional
- Bachelor of Science in Nursing Accelerated
- Bachelor of Science in Nursing Traditional
- Bachelor of Science in Nursing CHOICE
- Bachelor of Science in Nursing Worksite
- MS: Biomedical Sciences
- MS: Nursing, Family Nurse Practitioner
- MS: Nursing, Family Nurse Practitioner Certificate
- MS: Nursing, Neonatal Nurse Practitioner
- MS: Nursing, Neonatal Nurse Practitioner Certificate

- Doctor of Physical Therapy
- Doctor of Pharmacy
- Doctor of Nursing Practice

How do I login to enroll or waive (opt out) of SHIP?

1. Visit gallagherstudent.com/ru.
2. Under “Profile,” click “Log In” and enter your student login credentials.

How do I enroll?

1. Go to gallagherstudent.com/ru.
2. Follow the login Instructions.
3. View “Account Details,” found on the lower left side of landing page.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

Am I eligible to waive?

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, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

How do I waive health insurance coverage?

1. Go to gallagherstudent.com/ru.
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?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school.

Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of August 31, 2023.

1. Go to gallagherstudent.com/ru.
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 waiver is rescinded, this action cannot be reversed. You may not edit your form after August 31, 2023.

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 gallagherstudent.com/ru.
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.

To Terminate Coverage –

1. Go to gallagherstudent.com/ru.
2. Follow the login Instructions.
3. Navigate to “Account Details” under “Plan Summary,” click the “Terminate Coverage” link.
4. Complete the termination form, choosing your appropriate termination reason.
5. Some selections, like “alternate coverage,” will prompt you to provide alternate insurance information.
6. Submit the form.

How can I get more information about my plan?

Go to gallagherstudent.com/ru.

Have changes been made to this year’s plan?

No changes were made to the plan for the 2023–2024 Policy Year.

Am I still covered if I live off campus? While traveling? When studying abroad?

With Travel Assistance:

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 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?

No. If you graduate in the fall, your insurance coverage will be terminated for the remainder of the year.

What other services are available to me through my SHIP?

Coast to Coast Vision™

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

UNI-CARE

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.

Contact Information

Who do I contact?

See the guide below:

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/ru ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-844-412-0752 Website: www.anthem.com
Preferred Provider Network	Anthem Blue Cross PPO Prudent Buyer Network	gallagherstudent.com/ru ; click "Find a Doctor"
Participating Pharmacies	IngenioRX	gallagherstudent.com/ru ; click "Pharmacy Program"
Voluntary Dental and Vision	Anthem PPO Dental	Phone 1-877-567-1804
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)	https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	Call Collect: 1-833-511-4763