

University of San Diego

2025–2026

Student Health Insurance Plan

Frequently Asked Questions





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Student Health &
Special Risk



Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/USD , click Help Center link 1-877-241-4649
ID cards, benefits, claims, claims payments incurred & Tax forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna Preferred Provider Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/USD click 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/USD click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	Website: www.gallagherstudent.com/USD click "Plan Discounts"
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: 1-603-328-1956
Telehealth services	Teladoc	Phone: 1-800-835-2362 Website: www.teladoc.com
University of San Diego specific questions regarding billing, eligibility, etc.	USD	https://www.sandiego.edu/health-insurance/benefits.php OR Wellness@sandiego.edu



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

Visit: www.gallagherstudent.com/usd or use the QR Code below.



Enrolling in the SHIP

Am I eligible for student health insurance?

All full-time Domestic students are automatically enrolled in the Student Health Insurance Plan at registration and the premium for coverage is charged to the USD Student Account. If you are currently insured by a plan that provides comparable coverage, you may waive coverage under the Student Health Insurance Plan.

All F-1 visa International and English Language Academy students are automatically enrolled in this insurance plan at registration and the premium for coverage is charged to the USD Student Account, unless proof of comparable coverage is furnished. In addition, all international students on visas that permit full-time study, degree-seeking international students on F-1 student visas, and International exchange students on J-1 student visas, visiting scholars and researchers on J-1 visas are eligible to enroll in the Student Health Insurance Plan.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. Home study, correspondence, and online courses do not fulfill this requirement.

Eligibility:

- Undergraduate students: 12+ units
- Graduate students: 9+ units
- Law students:
- Any JD, LLM, or MSLS student enrolled in 8+ units is required to have health insurance and is eligible to enroll in USD SHIP
- Doctoral students: 6+ units



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

1. Visit www.gallagherstudent.com/usd or use the QQR code above.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/usd or use the QR code below



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

Note – if you actively enroll in the plan and then submit a waiver before the waiver deadline, the plan will remain in effect if there are any paid claims.

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), requiring access to providers near campus, and having 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 not available—outside of your HMO's/ state Medicaid service area and will not meet your school's waiver requirements. Plans must be from an insurer incorporated in the United States and be in effect for the entire policy year.

Note –For Kaiser members, you will need to contact Kaiser to register for an 'away from home' plan before submitting a waiver. Once you are registered, please enter your insurance information. If notified that additional documentation is needed upload proof of your new member ID number as well as a verification of coverage letter that reflects your away from home ID number.

How do I waive health insurance coverage?



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1. Go to www.gallagherstudent.com/usd or use QR Code above.
2. Follow the login Instructions.
3. Click "Waive".
4. You will need your health insurance information.
5. Follow the instructions to complete the form.

A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Note: It may take up to 72 hours for charges to be removed from your student account.

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

Yes, but only if it's before your waiver/enrollment deadline of **September 12, 2025**.

1. Go to www.gallagherstudent.com/usd or use QR Code above
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 a waiver is rescinded, the action cannot be reversed. You may not edit your form after September 12, 2025.

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

If you waive SHIP and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/usd or use QR Code above
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: Do read the form carefully, as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel? Get a refund?



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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 pro-rated refund of premium.

How can I get more information about my plan?

Visit www.gallagherstudent.com/usd or [My School | Aetna Student Health](#)

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 if I live off campus? While traveling? When studying abroad?

Yes, your plan covers you wherever you are. As long as 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 for emergency medical evacuation or repatriation of remains. It's important to contact On Call International at 1-866-525-1956 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 need 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 are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

Am I still covered after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.



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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 2025, 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.



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