

University of San Diego

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 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) Guidance Resources (Behavioral Health)	Website: www.gallagherstudent.com/USD click "Plan Discounts" 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: 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



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 encouraged to actively enroll in SHIP if you know you will access to care. The premium for coverage will be 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.

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.

1. Go to www.gallagherstudent.com/usd
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.



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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.

How do I waive health insurance coverage?

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 11, 2026**.

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 11, 2026**.

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.



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NOTE: Do read the form carefully, as it contains very specific information on the Qualifying Life Event process.

Once enrolled, can I cancel and 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 www.gallagherstudent.com/usd or scan the QR code above.
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.

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 2026–2027 policy year.



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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.

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.



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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 2026, 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.