

Hofstra University

International Students

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk

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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/hofstra click the 'Help Center' link
Benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gshcustomerservice@uhcsr.com Website: www.uhcsr.com/myaccount
Preferred Provider Network	UnitedHealthcare Choice Plus PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Hofstra Click on 'Find a Doctor'
Participating pharmacies	UHC Pharmacy Program	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Hofstra click on 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232 (refer to website for plan costs)
Gallagher Student Health Complements (SHIP Plan Enhancements)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com
Worldwide assistance services (medical evacuation and repatriation)	24/7 Assistance Program	Phone: 1-877-862-1172
Telehealth services	HealthiestYou	Phone: 1-855-870-5858 Website: https://www.healthiestyou.com/

Getting Started

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

1. Visit www.gallagherstudent.com/hofstra.
2. Under “Profile,” enter your student email address and click "Log In."

First-time users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the “Forgot your password?” option on the login page.)

How do I enroll?

All full time International students are eligible and are automatically enrolled in the student health insurance plan by the University. 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. Enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/hofstra.
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to:
 - a. Enter your “dependent spouse/partner” and/or “dependent children.”
 - b. Upload supporting documentation.*
 - c. Enroll your dependents
5. You will be prompted to submit payment.
6. Once your dependents have been approved, you will receive an enrollment confirmation email.

You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

**Note: If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

Once enrolled, can I cancel? Get a refund?

You can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You are entering the armed forces.
2. You submit a Termination of Coverage form to Gallagher Student Health & Special Risk to cancel your coverage.

To Request Termination of Coverage

1. Go to www.gallagherstudent.com/hofstra.
2. In the “Account Detail” tile under “Plan Summary,” click the “Termination of Coverage” link.
3. Complete the termination form and choose your appropriate termination reason.
4. Some selections, like “Alternate Coverage,” will prompt you to provide alternate insurance information.
5. Submit the form.

If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage does not meet your school’s waiver requirements, you will not be allowed to terminate coverage. Also, the prorated premium refund will be credited to your student account at the end of month.

Where can I get more information about my plan?

Go to www.uhcsr.com.

Have changes been made to this year’s plan?

Here are the changes made for the 2024–2025 Policy Year:

- The Insurance Carrier changed from Aetna to United Healthcare Student Resource
- The Pharmacy Benefits Manager Changed from CVS to United Healthcare Optum Rx.
- The Travel Assistance provider changed from OnCall International to UHC Global.

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 UHC Global 1-855-289-2618 before making arrangements on your own. Otherwise, these services will not be covered.

To access these services, please see the contact information on the back of your ID card or in [My Account](#). For more information on Global Emergency Services, please review the Assistance and Evacuation Benefits section in your Brochure-Certificate.

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