

Davenport University

2024–2025 Student Health Insurance Plan

For International Students

# Frequently Asked Questions



Gallagher

Student Health &  
Special Risk



## Table of Contents

<b>Contacts</b> .....	<b>2</b>
<b>Getting Started</b> .....	<b>3</b>
<i>How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?</i> .....	3
<i>Am I eligible for student health insurance?</i> .....	3
<i>How do I enroll?</i> .....	3
<i>How do I enroll my dependents?</i> .....	3
<i>Waiving SHIP Coverage</i> .....	3
<i>How do I waive health insurance coverage?</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?</i> .....	4
<i>Where 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 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

## 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: <a href="http://www.gallagherstudent.com/davenport">www.gallagherstudent.com/davenport</a> , click the 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877- 657-5030, Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
Preferred Provider Network	Cigna Preferred Provider Network	Phone: 1-877-657-5030 <a href="http://www.gallagherstudent.com/davenport">www.gallagherstudent.com/davenport</a> , click on 'Find a Doctor'
Participating pharmacies	Wellfleet Rx	Phone: 1-877-657-5030 <a href="http://www.gallagherstudent.com/davenport">www.gallagherstudent.com/davenport</a> , click "Pharmacy Program"
Voluntary Dental & Vision	Ameritas Dental and Vision	Phone: 1-855-672-3232 <a href="http://www.gallagherstudent.com/davenport">www.gallagherstudent.com/davenport</a> , click "Dental and Vision Enrollment"
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  <a href="https://qsh.silvercloudhealth.com/signup/">https://qsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Telehealth services	CareConnect	Phone: 1-888- 857-5462

## 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/davenport-int](http://www.gallagherstudent.com/davenport-int).
2. Under "Profile," click "Log In" and enter your student login credentials.

**First-time users:** You will need to complete the registration form by clicking on "Sign Up." Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

### Am I eligible for student health insurance?

Davenport University requires that all international students obtain and maintain health insurance coverage while enrolled at the University. All international students will be automatically enrolled in the Student Health Insurance Plan (SHIP), unless an approved waiver is submitted prior to the deadline.

### How do I enroll?

1. Go to [www.gallagherstudent.com/davenport-int](http://www.gallagherstudent.com/davenport-int).
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.

### 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 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 or Medicaid plan, your coverage will likely be limited — or unavailable — outside of your state’s service area and will not meet your school’s waiver requirements. **If a claim is submitted before you have an approved waiver, you will remain enrolled in the plan.**

### How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/davenport-int](http://www.gallagherstudent.com/davenport-int).
2. Follow the login Instructions.
3. Under “Plan Summary”, click “Waive” button.
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

**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.

### Can I cancel my waiver form after I’ve submitted it?

Yes, only if it is before your waiver/enrollment deadline of September 13, 2024.

1. Go to [www.gallagherstudent.com/davenport-int](http://www.gallagherstudent.com/davenport-int).
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 September 13, 2024.

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

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 [www.gallagherstudent.com/davenport-int](http://www.gallagherstudent.com/davenport-int).
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.

### Where can I get more information about my plan?

Go to [www.gallagherstudent.com/davenport-int](http://www.gallagherstudent.com/davenport-int) or [Wellfleet Student - Davenport University - International \(studentinsurance.com\)](http://Wellfleet Student - Davenport University - International (studentinsurance.com)).

### Have changes been made to this year’s plan?

No changes were made to the plan for the 2024–2025 Policy Year.

### 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 TravelGuard at 1-877-305-1966 or collect from outside the U.S at 1-715-295-9311 before making arrangements on your own. Otherwise, these services will not be covered.

### Other information about seeking medical care abroad:

- 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?

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 the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. 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.

### 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/>