

Lesley University

2025–2026

Student Health Insurance Plan

Frequently Asked Questions

UHC



Student Health &
Special Risk

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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 www.gallagherstudent.com/Lesley click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/15/2025	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Website: www.uhcsr.com
Preferred Provider Network	UHCSR (HPHC)	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Lesley , click "Find a Doctor"
Participating Pharmacies	OptumRx	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/lesley click "Pharmacy Program"
Voluntary Dental	Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast (Discount Vision) UniCare (Discount Dental) Guided Resources (Behavioral Health)	Coast to Coast Vision UNI-CARE Dental Phone: 1-800-252-3059 Findbestbenefits.com/student Guidance Resources Website: guidanceresources.com/members
Worldwide Assistance Services (Medical Evacuation and Repatriation)	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
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	Phone: 1-877-862-1172
Telehealth Services		Phone: 1-855-870-5858 Website: www.telehealth4students.com
Student Assistance Program	Student Assistance Program	Phone: 1-877-862-1172

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/Lesley
2. Under "Profile," enter your student email address and click "Log In."

Or you can scan the QR Code below to access the website portal:



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?

1. Go to www.gallagherstudent.com/Lesley
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.**

1. Go to www.gallagherstudent.com/Lesley
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
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.*

If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below.

This must be completed prior to the waiver/enrollment deadline of **August 1, 2025**.

1. Go to www.gallagherstudent.com/Lesley
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 1, 2025**.*

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/Lesley.
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.
5. You will be prompted to submit payment.

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 for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination — and a pro-rated premium refund/credit — in the following situations:

- You are entering the armed forces.
- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).

If you meet any of the criteria outlined above you may submit a request terminate coverage. Requests need to be submitted to Gallagher Student Health & Special Risk **no later than the last day of fall coverage (December 31, 2025)**.

To Terminate Coverage:

1. Go to www.gallagherstudent.com/Lesley.
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.

Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.

What do my benefits include?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures,

labs and X-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs. It also covers intercollegiate sports injuries the same as any other injury.

It covers preventive care services at no cost when you use in-network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less, which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$500 per Insured, per policy year deductible combined for In-Network and Out-of-Network services.
- Preventive care services, in compliance with the Affordable Care Act, are covered at no cost share to a United Healthcare participating doctor.
- Other office visits are paid at 80% co-insurance, after deductible.
- Prescription drugs are covered for a 30-day supply after a:
 - \$25 copay for a generic/tier-1 drug.
 - \$45 copay for a preferred brand name/tier-2 drug.
 - \$65 copay for a non-preferred brand name/tier-3 drug.

Note: In some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a prior authorization before you can pick-up your prescription. You can see review your plan's pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/Lesley.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/Lesley.

You can also scan the QR Code below to access the website portal:



Have changes been made to this year's plan?

Here are the changes made for the 2025–2026 Policy Year:

- The carrier has changed from BCBSMA to UnitedHealthcare Student Resources*

***Please Note:** You will need to obtain a new ID card as your subscriber information has changed.

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 UnitedHealthcare Global at 1-800-527-0218 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.

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 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 or for questions about the discount plan, call 800-252-3059.

Guidance Resources Program

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, finance, free time and much more. With 24/7 access, you can get the info you need when and where you need it by visiting guidanceresources.com/members.

Voluntary Dental Plan

Dental Insurance Plan through BCBS of Massachusetts is available to all students to enroll in a voluntary dental plan at an additional cost. To enroll in a voluntary dental plan”:

1. Go to www.gallagherstudent.com/Lesley
2. Follow the login instructions.
3. Click on the “ENROLL” button under the 2025-2026 Lesley University Dental Plan.
4. Complete the enrollment form.
5. You will be prompted to submit payment.
6. You will receive email confirmation once your enrollment has been approved/completed.

How Do I Obtain An ID Card?

ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to www.uhcsr.com and click on ‘Login to My Account’ (top right-hand corner).
2. Click ‘Register now’ if you haven’t created an account or ‘Sign in’ if you have one.
3. Complete the registration form using your name, date of birth and **student ID number** (you must select **Student ID**).
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, Explanation of Benefits (EOBs) and other plan- related information.

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.