

Tulane University

2024–2025 Tulane-Sponsored Student Health Insurance Plan
For Distance Learning Students

Frequently Asked Questions



Student Health &
Special Risk



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CONTACT INFORMATION

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/tulane , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare Student Resources	P.O. Box 809025 Dallas, TX 75380 Phone 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/tulane , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
Voluntary Dental and Vision	Aetna Student Health	Phone: 1-877-480-4161 Website: www.aetnastudenthealth.com/tulane
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	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-866-0895 Website: www.telehealth4students.com



Student Health & Special Risk



Getting Started

Where can I learn about the Tulane-sponsored student health insurance plan (T-SHIP)?

Visit www.gallagherstudent.com/tulane.

Enrolling in My T-SHIP

Am I eligible for student health insurance?

Distance learning students only, who are enrolled at Tulane University taking 3 or more credit hours are eligible to enroll in the plan on a voluntary basis. Eligible Dependents including Domestic Partners of enrolled students may purchase the plan on a voluntary basis.

How do I login?

1. Visit www.gallagherstudent.com/tulane.
2. Under "Profile," click "Log In" and enter your Tulane student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/tulane.
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?

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Click on the "Enroll" button under "Plan Summary."



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4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. You will be prompted to submit payment.
6. Enrollment confirmation email will be sent.

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 T-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.*

Can I enroll my dependents outside of the open enrollment period?

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/tulane.
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. **For additional help, please see screenshots included in the Appendix.**

Note: *Read the form carefully as it contains very specific information on the Qualifying Life Event process.*



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Once enrolled, can I cancel? Get a refund?

You may terminate your enrollment in T-SHIP **before April 30 of the policy year** if you experience one of the following qualifying events:

- You become eligible for the first time for health insurance as a dependent on your parents' or guardians' policy.
- You become eligible for the first time for health insurance through new employment or a change in employment.
- You become eligible for the first time for health insurance due to a change in marital status.
- You are graduating at the end of the Fall semester, you may request to terminate the Spring/Summer coverage.

You may also terminate T-SHIP if 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 who is withdrawing from your school and returning to your home country, you may qualify for a refund of premium. In these cases, please contact the Insurance Enrollment and Verification Office.**

How do I submit a Termination of Coverage Request?

1. Go to www.gallagherstudent.com/tulane.
2. Follow the login Instructions.
3. Navigate to "Account Details".
4. Click "Termination of Coverage".
5. Follow the instructions to complete the form. **For additional help, please see screenshots included in the Appendix.**

If approved, your T-SHIP coverage will terminate at the end of the month that it is being processed; and, you will receive a pro-rated refund (if applicable). For example, if you submit a termination request and are approved during the month of November, the coverage will be terminated as of 11/30/24.

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

About My Benefits

Have changes been made to this year's plan?

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



How can I get more information about my plan?

Go to www.gallagherstudent.com/Tulane or [Tulane University | UnitedHealthcare Student Resources \(uhcsr.com\)](http://Tulane University | UnitedHealthcare Student Resources (uhcsr.com)).

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 T-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 UnitedHealthcare Global Toll-free within the United States at 1-800-527-0218, or Collect from outside of the United States at 1-410-453-6330, before making arrangements on your own. Otherwise these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your T-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 are covered under your T-SHIP until the end of the policy period for which you are enrolled in T-SHIP and have paid your premium. **Students graduating in December can remain covered until the end of the policy year (August 18, 2025). December graduates who wish to terminate T-SHIP can submit a termination of coverage request by December 31, 2024.**

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 may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/tulane.



Does my T-SHIP plan include dental and/or vision insurance?

If you are 18 or younger, T-SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your T-SHIP brochure or certificate of coverage for details.

What other services are available to me through my T-SHIP?

The following services are also available to students:

- **Dental and/or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.aetnastudenthealth.com/tulane. All students are eligible to enroll, you do not have to be enrolled in T-SHIP.

To learn more about the plan details for Aetna Dental PPO and/or Aetna Vision Preferred, click on [Members | Aetna Student Health](#).



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APPENDIX

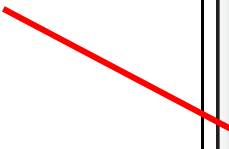
Qualifying Life Event Screenshots

To Enroll as a result of a Qualifying Life Event:

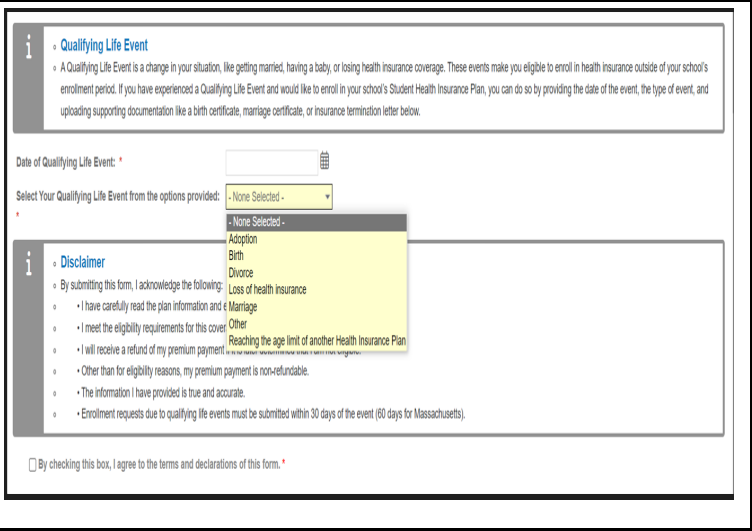
Click on the green ENROLL-QUALIFYING LIFE EVENT button

2022-2023 T-SHIP - Domestic and International (Basic)

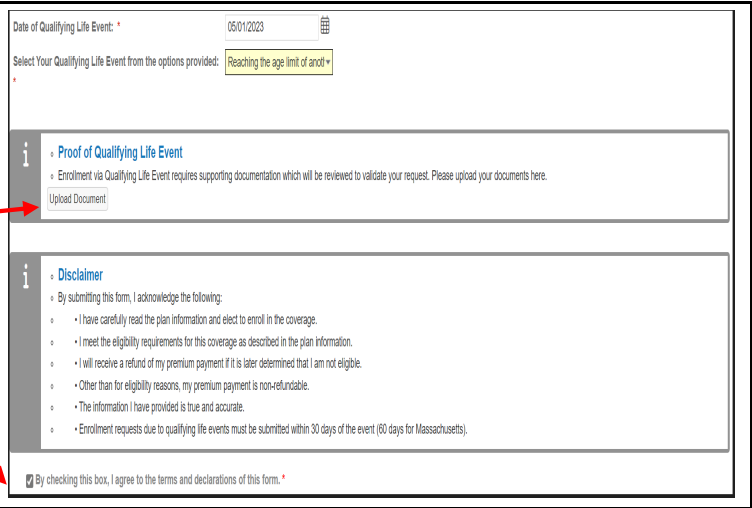
Plan Summary	Plan Details												
<p>Carrier Name: UnitedHealthcare StudentResources</p> <p>Eligible students are automatically enrolled unless a waiver form is submitted prior to the published deadline.</p> <p>Select "WAIVE" to complete the waiver. If your waiver is approved please allow 1-2 business days for full processing and related accounting at Tulane University.</p> <hr/> <p>2022-2023 - Annual T-SHIP - Domestic and International</p> <p>Coverage Period: 08/19/2022 - 08/18/2023</p> <p style="text-align: center;">ENROLL-QUALIFYING LIFE EVENT</p> <p>Enrollment Period: 06/22/2022 - 09/23/2022</p> <p>Waiver Period: 06/22/2022 - 09/23/2022</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;"> Frequently Asked Questions</td> <td style="text-align: right; padding: 5px;">+</td> </tr> <tr> <td style="padding: 5px;"> Plan Highlights</td> <td style="text-align: right; padding: 5px;">+</td> </tr> <tr> <td style="padding: 5px;"> Summary of Benefits</td> <td style="text-align: right; padding: 5px;">+</td> </tr> <tr> <td style="padding: 5px;"> Plan Discounts</td> <td style="text-align: right; padding: 5px;">+</td> </tr> <tr> <td style="padding: 5px;"> Additional Products Needed</td> <td style="text-align: right; padding: 5px;">+</td> </tr> <tr> <td style="padding: 5px;"> Other Forms</td> <td style="text-align: right; padding: 5px;">+</td> </tr> </table>	Frequently Asked Questions	+	Plan Highlights	+	Summary of Benefits	+	Plan Discounts	+	Additional Products Needed	+	Other Forms	+
Frequently Asked Questions	+												
Plan Highlights	+												
Summary of Benefits	+												
Plan Discounts	+												
Additional Products Needed	+												
Other Forms	+												



1. Enter the date of the Qualifying Life Event (QLE), e.g. if you are losing coverage on 11/30/23, the QLE date is 12/1/23 since that is the first day that you are without coverage
2. Enter the type of QLE, e.g. Reaching the age limit of another Health Insurance Plan if you are turning 26



1. You will need to upload supporting documentation, e.g. letter showing your last day of coverage and your name.
2. Click on the checkbox



<ol style="list-style-type: none"> 1. Click on “Enroll Spouse/Partner” to add a spouse or Domestic Partner 2. Click on “Enroll Child” to add a dependent child or children 3. Click on “Enroll” to enroll in available plan 4. Save and continue 5. If enrolling dependents, you will be prompted for payment 6. Submit to complete 	<div data-bbox="764 310 1466 407"> <p>Dependent Spouse / Partner</p> <p><i>i</i> Add dependent by clicking the 'Enroll Spouse/Partner' button and 'Add Spouse/Partner' link to the right. Enroll Spouse/Partner</p> </div> <hr/> <div data-bbox="764 436 1466 533"> <p>Dependent Children</p> <p><i>i</i> Add dependent by clicking the 'Enroll Child' button and 'Add Child' link to the right. Enroll Child</p> </div> <hr/> <div data-bbox="764 562 1466 632"> <p>Available Plans:</p> <ul style="list-style-type: none"> • Please make sure to click each available plan below and select the desired enrollees. • The Start Date, End Date and Insurance Premium displayed below are based on the Date of Qualifying Life Event you have provided. </div> <div data-bbox="764 642 1466 688"> <p><i>i</i> Enroll</p> </div> <div data-bbox="764 730 1068 835"> <p>Total cost of all coverage, including dependents (if applicable) <input type="text" value="0.00"/></p> <p>Total cost billed to you: <input type="text" value="0.00"/></p> <p>Total cost due today: <input type="text" value="0"/></p> </div> <div data-bbox="764 863 1466 932"> <p><i>i</i> Complete Enrollment process</p> <p>• Click the 'Submit' button in the top right corner to proceed to payment.</p> </div>
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Termination of Coverage Screenshots

To initiate the Terminate Coverage process:

- 1. Under “**Account Details**”, click on Terminate Coverage

Enrollment Status: Enrolled
 Waiver Status: Approved
 Petition to Add Status: Approved
Terminate Coverage
[Verification of Coverage](#) | Date generated:
 04/02/2024 | [Refresh VOC letter](#)

- 2. Select the reason for termination, e.g.
 - a. Graduating
 - b. Withdrew from the school
 - c. Enter the armed forces
 - d. Approved Leave of Absence
 - e. Enrolled in another insurance plan that meets the school’s health insurance requirement

Policy

If you are currently enrolled in the Student Health Insurance Plan (SHIP) sponsored by your school, Tulane University, you can request a termination of coverage. Your school requires you to have active and comparable health insurance coverage. This is NOT a full-waiver. If approved and applicable, a partial refund of the paid insurance premium shall be issued.

* indicates field is required

Reason for Termination

Students going home for school breaks are still considered students of the school and are not eligible to request termination for this reason.

Please select **ONE** of the following:

- I have graduated from the school.

Date of graduation*:

- I have permanently withdrawn from the school.

Date of withdrawal*:

- I have entered the armed forces.

Date of withdrawal*:

- I have been approved for a leave of absence from the school.

Date of leave*:

- I have enrolled in another insurance plan which meets the school’s health insurance requirement.

Once this information is confirmed, your termination date will be the **last day of the coverage period** during which this request is received.

1. Click the checkbox under “**Refund Acknowledgement**”
2. Click on the green **SUBMIT** to complete
3. You will receive email notification that your request has been submitted.

NOTE: Uploading documentation is not required on the initial request. If additional information is needed, you will be notified.

Provide Verification of Coverage Letter

Uploading documents is not required on initial form submissions.

Upload Documents The acceptable file types are pdf, jpg, gif, png, jpeg

Choose Files No file chosen

Refund Acknowledgement

By checking this box, I understand that I am completing an early termination, NOT a full-waiver. If approved and applicable, a partial refund of the paid insurance premium shall be issued.

STUDENTS WITH INSURED DEPENDENTS:

- If your request is approved, termination of dependent coverage will coincide with your termination date.
- If applicable, refunds will be applied using your original payment method

Disclaimer

By submitting this coverage termination request, I certify that:

- I am currently covered and will continue to be covered throughout the year by the insurance company listed above;
- I have compared my current coverage with the school-sponsored plan and have determined them to be comparable;
- I understand that if this request is approved, I cannot enroll in the school's student insurance plan until the next policy year;
- I am responsible for the full cost of any medical claims that may be incurred after the date of termination;
- The above information is true and accurate.

SUBMIT
BACK TO DASHBOARD