

University of Maryland Baltimore 2026–2027
Student Health Insurance Plan
Frequently Asked Questions

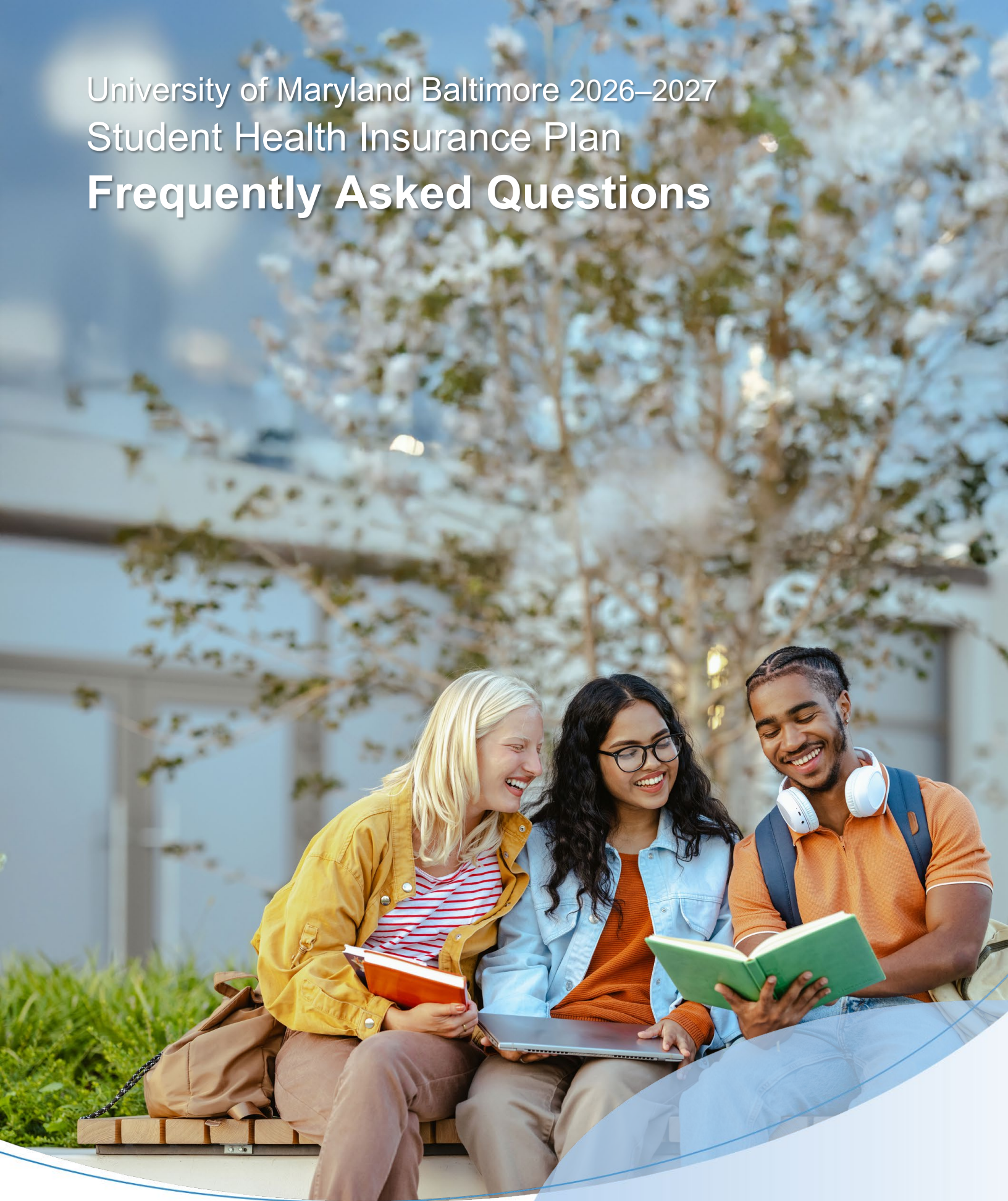


Table of Contents

Contacts 2

Getting Started..... 2

 How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?..... 2

Am I eligible for student health insurance?..... 2

How do I enroll in voluntary Dental and Vision? 3

How do I enroll in SHIP?..... 3

 How do I enroll my dependents in SHIP?..... 3

Waiving SHIP Coverage..... 4

Can the waiver form be cancelled? 4

If I waive, but then lose my coverage, can I enroll in SHIP? 4

Once enrolled, can I cancel? Get a refund? 5

Where can I get more information about my plan?..... 5

Have changes been made to this year’s plan?..... 6

Am I still covered while traveling? When studying abroad?..... 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 www.gallagherstudent.com/umb ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Wellfleet	Address: PO Box 15369 Springfield, MA 01115 Phone: (800) 633-7867 Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna OAP Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/umb , click "Find a Doctor"
Participating Pharmacies	Wellfleet Rx	Phone: 1-800-633-7867 www.gallagherstudent.com/umb ; click "Pharmacy Program"
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 Email: info@wellfleetinsurance.com
Telehealth Services	Care Connect	1-888-857-5462
Voluntary Dental and Vision	MetLife	Phone: (877) 247-8817 Email: Enrollment@benefitpartnersgroup.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/umb.
2. Under "Profile," click "Log In" and enter your student login credentials.

Am I eligible for student health insurance?

All full-time students (Graduate/Professional taking 9 credit hours or more, Undergraduate taking 12 credit hours or more) are automatically billed for and enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by selecting the waive option once logged in. All Graduate/Professional students taking less than 9 credit hours will not be automatically billed but are eligible to enroll on a voluntary basis.

Students who are on an approved medical leave of absence, who have been enrolled in the Student Health Insurance Plan for the year immediately going on the approved medical leave of absence, can request to be enrolled for SHIP. The deadline to submit the request is August 1, 2026 and a form can be found at www.gallgherstudent.com/umb under “Resources”.

Special students registered for courses who are not automatically enrolled in the Student Health Insurance Plan may be eligible for coverage. Contact the Insurance Office prior to the start of the semester.

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

How do I enroll in voluntary Dental and Vision?

1. Go to www.gallgherstudent.com/umb.
2. Scroll down to the bottom of the page, you will see MetLife Dental and Vision insurance.
3. You can enroll in either coverage and pay directly to MetLife online.

How do I enroll in SHIP?

1. Go to www.gallgherstudent.com/umb.
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 in SHIP?

1. Go to www.gallgherstudent.com/umb.
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. Enrollment confirmation 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 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.*

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/umb.
2. Follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.

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 the waiver form be cancelled?

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.

Yes, but only if it's before your waiver/enrollment deadline of September 15, 2026.

1. Go to www.gallagherstudent.com/umb.
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 15, 2026.

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.
- Loss of health insurance through marriage or divorce

To initiate the Qualifying Life Event process:

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

Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled in the plan for the full coverage period. **You have no option to terminate** coverage unless 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 withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

Where can I get more information about my plan?

Go to www.gallagherstudent.com/umb. www.wellfleetinsurance.com

How much does my student health insurance cost?

See chart below:

	Fall (08/01/2026-01/31/2027)	Spring/Summer (02/01/2027-07/31/2027)
Enrollment/Waiver Deadline	September 15, 2026	February 15, 2027
Student	\$2,686	\$2,642
Spouse	\$2,686	\$2,642
One Child	\$2,686	\$2,642
Two or more Children	\$5,372	\$4,284
Spouse + 2 or more Children	\$8,058	\$7,926

All dependent rates **do not** include the student rate. Student insurance payments are facilitated through your UMB student account. Rates are subject to regulatory approval and may change.

Have changes been made to this year's plan?

Here are the changes made for the 2026–2027 Policy Year:

- *With state approval, a Copayment Assistance Program will apply to certain Specialty Prescription Drugs that adjudicate at 25% coinsurance. Copayment Assistance dollars paid by the drug manufacturer for covered Specialty Prescription Drugs will be applied toward members accumulators.*
- *New Benefit: With state approval, for plans with dependent coverage the following will be added: Pediatric Acute-onset Neuropsychiatric Syndrome (PANS) and Pediatric Autoimmune Neuropsychiatric Disorders Associated with Streptococcal Infections (PANDAS) benefit subject to the plan cost share.*

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 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.