

Xavier University of Louisiana

2025–2026

Student Health Insurance Plan

# Frequently Asked Questions



Gallagher

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 <a href="http://www.gallagherstudent.com/XULA">www.gallagherstudent.com/XULA</a> ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	UnitedHealthcare Options PPO Network	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/XULA">www.gallagherstudent.com/XULA</a> , click "Find a Doctor"
Participating Pharmacies	OptumRx	Phone: 1-800-248-1062 Website: <a href="http://www.gallagherstudent.com/XULA">www.gallagherstudent.com/XULA</a> , click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	Website: <a href="http://www.gallagherstudent.com/dental">www.gallagherstudent.com/dental</a>
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 <a href="http://Findbestbenefits.com/student">Findbestbenefits.com/student</a>  Guidance Resources Website: <a href="http://guidanceresources.com/members">guidanceresources.com/members</a>
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: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a>
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	Phone: 1-877-862-1172
Telehealth Services		Phone: 1-855-870-5858 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>
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/XULA](http://www.gallagherstudent.com/XULA).
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.)

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



### Am I eligible for student health insurance?

#### Undergraduate Students and Physician Assistants

All undergraduate students and physician assistants are required to have health insurance coverage unless proof of comparable insurance coverage is documented. Documentation is provided by completing a waiver form identifying the in-force comparable coverage and submitting it by the posted deadline. If a form is not submitted by the deadline, the student will be enrolled in and subsequently billed for the Student Health Insurance Plan for the policy year.

Once you meet eligibility for the first 31 days from the effective date of your plan, you will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

**If you know that you will need health insurance coverage, you are encouraged to "actively" enroll. This will ensure that you will have access to benefits on the plan effective date.**

### How do I enroll?

1. Go to [www.gallagherstudent.com/XULA](http://www.gallagherstudent.com/XULA).
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.

### **Graduate students**

Graduate students are eligible to enroll on a voluntary basis. Once you meet eligibility for the first 31 days from the effective date of your plan, you will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

### **How do I enroll?**

6. Go to [www.gallagherstudent.com/XULA](http://www.gallagherstudent.com/XULA).
7. Login under "Profile."
8. Click on the "Enroll" button under "Plan Summary."
9. Complete and submit the form by following the instructions.
10. You will be prompted to submit payment.
11. Enrollment confirmation email will be sent.

### **How do I enroll my dependents?**

1. Go to [www.gallagherstudent.com/XULA](http://www.gallagherstudent.com/XULA).
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.***



## How do I Waive 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/XULA](http://www.gallagherstudent.com/XULA).
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 have successfully waived but decide to enroll, can the waiver be canceled?

Yes, you can cancel the waiver form after it has been submitted by following the directions below.

Prior to the waiver/enrollment deadline of September 9, 2025.

1. Go to [www.gallagherstudent.com/XULA](http://www.gallagherstudent.com/XULA).
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 9, 2025.*



### If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

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.

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

- 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/XULA](http://www.gallagherstudent.com/XULA).
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.

**If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.**

### 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.



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

Go to [www.gallagherstudent.com/XULA](http://www.gallagherstudent.com/XULA). Or you can scan the QR code below to access the website portal:



Go to [Xavier University of Louisiana | UnitedHealthcare Student Resources \(uhcsr.com\)](http://Xavier University of Louisiana | UnitedHealthcare Student Resources (uhcsr.com))

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

There were no changes made for the 2025–2026 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 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.





## 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 [www.findbestbenefits.com/student](http://www.findbestbenefits.com/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 [www.findbestbenefits.com/student](http://www.findbestbenefits.com/student), 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](http://guidanceresources.com/members).

## 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](http://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.