

The University of Maine System
2026–2027 Student Health Insurance Plan for
Domestic Graduate and Undergraduate Students
Frequently Asked Questions



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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/UMS click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	United Healthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UHC Options PPO	Phone: 1-866-948-8472 www.gallagherstudent.com/UMS click 'Find a Doctor'
Participating Pharmacies	United Healthcare Pharmacy Network	1-855-828-7716 www.gallagherstudent.com/UMS click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) ComPsych (Tele Behavioral Health)	guidanceresources.com/members Click on the "Register" button. Enter StudentBenefits as your ID code to create your personal username and password.
Worldwide Assistance Services (Medical Evacuation and Repatriation)	United Healthcare 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	www.uhcsr.com/MyAccount
Telehealth Services	Healthiest You	Website: Healthiest You Phone: 1-855-866-0895 Website: www.telehealth4students.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/UMS
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

Domestic graduate and undergraduate students:

All undergraduate students taking 9 or more credit hours per semester and graduate students taking 6 or more credit hours per semester are eligible to enroll in the Student Health Insurance Plan on a **voluntary basis**.

Students must actively attend classes for at least the first 31 days after your policy begins. Home-study, correspondence, and online courses are not eligible for the student insurance plan, unless you are a degree-seeking student and residing in Maine.

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

No Dependent Coverage

This plan does not offer coverage for your dependents.

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/UMS or www.uhcsr.com

Have changes been made to this year's plan?

No changes were made to the plan for the 2026–2027 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 United Healthcare Global 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.