

Adelphi University

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



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/adelphi">www.gallagherstudent.com/adelphi</a> click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:GSHClaims@uhcsr.com">GSHClaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/adelphi">www.gallagherstudent.com/adelphi</a> click "Find a Doctor"
Participating Pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/adelphi">www.gallagherstudent.com/adelphi</a> click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232

Answer Needed	Who To Contact	Contact Information
<p>Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)</p>	<p>Coast to Coast Vision (Discount Vision)  800-252-3059  findbestbenefits.com/student  UNI-CARE (Dental Savings)  800-252-3059  findbestbenefits.com/student  SilverCloud (Behavioral Health)  https://gsh.silvercloudhealth.com/signup/</p>	
<p>Worldwide Assistance Services (Medical Evacuation and Repatriation)</p>	<p>UnitedHealthcare Global</p>	<p>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></p>
<p>Additional Student Assistance Programs</p>	<p>24/7 Nurseline or Student Assistance Program</p>	<p><a href="http://www.uhcsr.com">www.uhcsr.com</a> and log into 'My Account'</p>
<p>Telehealth Services</p>	<p>Healthiest You</p>	<p>Phone: 1-855-866-0895 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a></p>

## 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/adelphi](http://www.gallagherstudent.com/adelphi).
2. Under "Profile," click "Log In" and enter your student login credentials.

## Am I eligible for student health insurance?

All domestic students living in Adelphi University residence halls and all international students are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Domestic commuter students will not be eligible for the 2024-2025 student health insurance plan. These students will need to seek other health plan options as provided by the state at this link: [New York State of Health | Health Plan Marketplace for Individual and Small Business Health Insurance \(ny.gov\)](https://www.health.ny.gov/marketplaces/individual-and-small-business/)

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?

1. Go to [www.gallagherstudent.com/adelphi](http://www.gallagherstudent.com/adelphi).
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form.
5. You will be prompted to submit payment.
6. 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/adelphi](http://www.gallagherstudent.com/adelphi).
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.*

**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 October 1, 2024.

1. Go to [www.gallagherstudent.com/adelphi](http://www.gallagherstudent.com/adelphi).
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 your waiver is rescinded, this action cannot be reversed. You may not edit your form after October 1, 2024.*

**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 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/adelphi](http://www.gallagherstudent.com/adelphi).
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?

You can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You are entering the armed forces.
2. You submit a Termination of Coverage form to Gallagher Student Health & Special Risk to cancel your coverage.

### To Request Termination of Coverage

1. Go to [www.gallagherstudent.com/adelphi](http://www.gallagherstudent.com/adelphi).
2. In the “Account Detail” tile under “Plan Summary,” click the “Termination of Coverage” link.
3. Complete the termination form and choose your appropriate termination reason.
4. Some selections, like “Alternate Coverage,” will prompt you to provide alternate insurance information.
5. Submit the form.

If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage does not meet your school’s waiver requirements, you will not be allowed to terminate coverage. Also, the prorated premium refund will be credited to your student account at the end of month.

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

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

### How much does my student health insurance cost?

See chart below:

	Fall (08/10/2024 - 12/31/2024)	Spring/Summer (01/01/2025 - 08/09/2025)
<b>Enrollment/Waiver Deadline</b>	<b>October 1, 2024</b>	<b>March 1, 2025</b>
<b>Student</b>	<b>\$765.37</b>	<b>\$1,174.63</b>

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

Here are the changes made for the 2024–2025 Policy Year:

- The front-end deductible will change to \$250 from \$300/ In Network and \$500 from \$300/ Out of Network
- The Out of Network Coinsurance will change to 50% from 60%
- The Out-of-Pocket Maximum In Network will now be \$8,500 from \$7,350 and the Out of Network Out of Pocket Maximum will be \$17,000 from \$7,350
- The three tier prescription copayments will now be \$25 from \$20/Tier 1; \$60 from \$40/Tier 2; \$75 from \$60/Tier 3
- The eligibility rule for the SHIP will be for international and domestic resident hall students. Domestic commuter students will not be eligible for the plan for 2024/25. These students will need to seek other health plan options as provided by the state at this link : [New York State of Health | Health Plan Marketplace for Individual and Small Business Health Insurance \(ny.gov\)](https://www.health.ny.gov/marketplace/)

## 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 UHC Global at 1-800-527-0218 ([assistance@UHCGlobal.com](mailto:assistance@UHCGlobal.com)) 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.