



Biola University

# 2025–2026 Student Health Insurance Plan Frequently Asked Questions



Student Health &  
Special Risk

# Table of Contents

**Getting Started ..... 3**

*How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)? ..... 3*

*How do I enroll? ..... 3*

*How do I enroll my dependents? ..... 3*

*Waiving SHIP Coverage ..... 3*

*Can I enroll after I have waived? ..... 4*

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

*Once enrolled, can I cancel? Get a refund? ..... 4*

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

*Have changes been made to this year’s plan? ..... 5*

*Am I still covered while traveling? When studying abroad? ..... 5*



## 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/biola">www.gallagherstudent.com/biola</a> click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	United Healthcare Student Resources	United Healthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472  Email: <a href="mailto:gshcustomercare@uhcsr.com">gshcustomercare@uhcsr.com</a>  Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	United Healthcare Options PPO	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/Biola">www.gallagherstudent.com/Biola</a> click 'Find a Doctor'
Participating Pharmacies	United Healthcare Pharmacy Network	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/Biola">www.gallagherstudent.com/Biola</a> click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 1-855-672-3232
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
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: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a>
Additional Student Assistance Programs	Student Assist	<a href="http://www.uhcsr.com/myaccount">www.uhcsr.com/myaccount</a>
Telehealth Services	Teladoc	588-870-5858 Download the Healthiest You App from Google Play or the App Store

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

### How do I enroll?

No action is needed as you are automatically enrolled in the student health insurance plan (SHIP). To view your coverage details:

1. [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola)
2. Follow the login Instructions.
3. View “Account Details,” found on the lower left side of landing page.

### 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/biola](http://www.gallagherstudent.com/biola)
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 I enroll after I have waived?

Yes, but this must be completed prior to the waiver/enrollment deadline of **September 30, 2025**.

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola).
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 **September 30, 2025**.

## 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.

### To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola).
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 and it is after the waiver deadline, 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 withdraw before the waiver deadline and have not yet used the plan, your SHIP is cancelled and you will receive a full refund. If you withdraw before the waiver deadline and used the plan, you keep it for the remainder of the coverage period. If you withdraw after the waiver deadline, you keep the plan for the remainder of the coverage period. of the coverage (and receive a pro-rated premium refund) in the following situations:

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

Go to [www.gallagherstudent.com/biola](http://www.gallagherstudent.com/biola) or [www.uhcsr.com/biola](http://www.uhcsr.com/biola)

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

### Changes made:

- Physician Visit Copay increased from \$20 PPO/ OON to \$25 PPO/ OON.
- PPO In Network Deductible increased from \$300 Single/ Family to \$400 Single/ Family and increase the Out of Network Deductible from \$450 Single/ Family to \$800 Single/ Family.
- Change the Prescription Drug Three Tier Copay from \$25/\$35/\$60 to Three Tier Copay \$25/\$40/\$75

## 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 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.