

Biola University

2026–2027 Student Health Insurance Plan Frequently Asked Questions





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1 This document is intended as a general summary. It is not inclusive of all benefits, restrictions and exclusions in your Student Health Insurance Program. Insurance brokerage and related services to be provided by Gallagher Affinity Insurance Services, Inc. (License No. 100310679 | CA License No. 0783129).

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/biola 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: customerservice@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	United Healthcare Options PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Biola click 'Find a Doctor'
Participating Pharmacies	United Healthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/Biola click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 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	Student Assist	www.uhcsr.com/myaccount
Telehealth Services	Teladoc	855-870-5858 Download the Healthiest You App from Google Play or the App Store

Getting Started

How do I log into the portal to waive the Student Health Insurance Plan (SHIP)?

1. Visit 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) on August 1, 2026.

To view your coverage details:

1. 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 the requirements set forth in CA AB 594.

AB 594 requires institutions of higher education to grant a waiver from student health insurance coverage when a student demonstrates they have other qualifying health coverage.

A waiver may only be approved during enrollment if the student has **Minimum Essential Coverage (MEC)** that meets the requirements of the **Minimum Essential Coverage Individual Mandate (Section 100705)**.

Schools and insurers are prohibited from charging any fee or premium to a student when such a waiver is granted.

1. Go to 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 **July 31, 2026**.

1. Go to 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 **July 31, 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.

To initiate the Qualifying Life Event process:

1. Go to 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 and get a refund? (As required by CA AB594)

A student may only request termination of coverage during the policy year for the following reasons:

- The student **graduates**,
- Takes an approved **leave of absence**, or
- Is **no longer enrolled** at the institution. When a qualifying termination occurs:
 - The student is responsible for premiums **only through the termination date**
 - If premium was paid in full for the term, the student must receive a **pro rata refund** for any period they are not covered
 - **Claims experience cannot be considered** when determining the refund amount

The Named Insured must request termination from the Policyholder at least 30 days before the effective date of the termination. The Policyholder shall terminate coverage during the same calendar month as the request, if feasible, but no later than the last day of the calendar month in which the 30-day period ends. The Named Insured is only responsible for premium through the date of termination. If the Named Insured has paid premium for the full Policy Year, they will receive a pro-rata refund for any time they are not enrolled under the plan

Where can I get more information about my plan?

Go to www.gallagherstudent.com/biola or www.uhcsr.com/biola

Have changes been made to this year's plan?

Yes, here are the changes to the 2026-2027 Biola University Student Health Insurance Plan

- Emergency Room Benefit updated to \$100 copay (waived if admitted), deductible does not apply then 100% covered
- Urgent Care Benefit updated to \$0 Copay then 100% covered

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.