

California Baptist University

2026–2027

Student Health Insurance Plan

Frequently Asked Questions





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Contact Information

Who do I contact?

Answer Needed	Who To Contact	Contact Information
Enrollment Inquiries	California Baptist University	University Card Services cardservices@calbaptist.edu 951.552.8552 CBU Student Health Insurance Website
Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/calbaptist click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	United Healthcare Student Resources	P.O. Box 809025 Dallas, TX, 75380 1-866-948-8472 www.uhcsr.com
Participating Pharmacies	United Network Pharmacy Network	www.gallagherstudent.com/calbaptist click "Pharmacy Program"

Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Go to [CBU Student Health Insurance Website](#) or www.gallagherstudent.com/calbaptist

Enrolling in My SHIP



Am I eligible for student health insurance?

CBU is no longer requiring the submission of a health insurance waiver, but will be offering an opt-in student health insurance plan through *United Healthcare Student Resources* for the following CBU domestic student populations.

- All traditional graduate and undergraduate students enrolled for 7 or more units.
- All traditional graduate students in the Athletic Training, Physician Assistant, Social Work, Speech Language Pathology programs enrolled for 1 or more units.
- All traditional Nursing Students enrolled for 1 or more units.

International students are still required to have the Student Health Insurance and will continue to be automatically enrolled in the program. International students DO NOT have to complete the request form.

How do I enroll?

Eligible students who would like to **purchase** the Student Health Insurance must complete the [Student Health Insurance Request Form](#). You will need to authenticate with Microsoft using your InsideCBU credentials to complete the form. Students who purchased insurance in the Fall Semester do not have to re-request for the Spring/Summer Semester.

Please remember that this form is for those students requesting to PURCHASE the insurance. It is NOT a waiver. *Waivers are no longer required.*

Once the form is received and eligibility is confirmed the charge will be added to the individual's student account. Enrollment will be submitted to Wellfleet Student after University Card Services receives the notification of payment from the Student Accounts office.

Enrollment Dates are as follows:

- Fall: 6/1/2026 to 9/30/2026
- Spring: 10/1/2026 – 1/31/2027
- Summer: 2/1/2027 – 5/31/2027

How do I enroll my dependents?

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 remainder of the semester. 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. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

About My Benefits

What do my benefits include?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and X-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs. It also covers intercollegiate sports injuries the same as any other injury.

It covers preventive care services at no cost when you use in-network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less, which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$500 per insured, per policy year deductible for in-network services and a \$1000 per insured, per policy year deductible for out-of-network services.
- It has a \$20 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
 - \$25 copay for a [generic/tier-1 drug].
 - \$50 copay for a [preferred brand name/tier-2 drug].
 - \$75 copay for a [non-preferred brand name/tier-3 drug].

Note: In some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a prior authorization before you can pick-up your prescription. You can see and review your plan's pharmacy list or formulary by visiting www.uhcsr.com

How can I get more information about my plan?

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

Have changes been made to this year's plan?

Changes to this year's plan include:

- Medical Carrier changed to United Healthcare Student Resources
- In-Network Office Copay increased from \$15 to \$20
- Prescription Copay increase from \$15/\$25/\$45/\$45 to \$25/\$50/\$75/\$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 toll free: 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.