

Charles R Drew University

2025–2026

Student Health Insurance Plan

Frequently Asked Questions





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Student Health &
Special Risk



Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/cdu click the 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet	Wellfleet PO Box 15369 Springfield, MA 01115-5369 Phone: 1-877-657-5030 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna Open Access Plus Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/cdu , click 'Find a Doctor'
Participating pharmacies	Cigna Pharmacy Network	Phone: 1-800-633-7867 Website: www.gallagherstudent.com/cdu , click 'Pharmacy Program'
Voluntary Dental and Voluntary Vision	Ameritas Dental and Ameritas Vision	Phone: 1-855-672-3232 www.gallagherstudent.com/cdu , click 'Additional Products Needed'
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) Silvercloud (Behavioral Health)	Coast to Coast Vision 800-252-3059 www.findbestbenefits.com/student UNI-CARE 800-252-3059 www.findbestbenefits.com/student SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/



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Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside the United States: 1-715-295-9311
Assistance programs	24/7 Nurse line	Phone: 1-800 634-7629
Telehealth services	CareConnect	Phone: 1-888- 857-5462

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/cdu.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

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

1. Go to www.gallagherstudent.com/cdu.
2. Follow the login instructions.
3. Click on the "ENROLL" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation will be sent.



You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

Note: *If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.*

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/cdu.
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.

1. Go to www.gallagherstudent.com/cdu.
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."
5. Click "Rescind My Waiver."



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Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after the Deadline.

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

Standard (for hard waiver schools):

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/cdu.
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?

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.



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Where can I get more information about my plan?

Go to www.wellfleetstudent.com

Have changes been made to this year's plan?

No changes were made to the plan for the 2025–2026 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 Travel Guard before making arrangements on your own. Otherwise, these services will not be covered.

How it Works?

All Wellfleet Student Health members may contact Travel Guard when traveling outside of the U.S. and need covered assistance. Student members must provide school name and the nature of the emergency when calling.

U.S & Canada: 877-305-1966 | All Other Locations: 715-295-9311

Comprehensive Travel Assistance

Worldwide Travel: Lost baggage search & replacement assistance, lost or stolen document assistance, legal referrals, bail bond assistance & more

Medical Assistance: Evacuation assistance, repatriation, return travel arrangements, provider referrals & more

Emergency Travel: Flight & hotel rebooking, rental vehicle booking, missed connections coordination, and more

Personal Security: Emergency & security evacuation arrangement, 24/7 access to specialists & more.

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.



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- 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.

How do I obtain a tax form?

Beginning in the 2019 tax year, the federal penalty for failing to enroll in health insurance was discontinued. Accordingly, individual tax payers no longer have to report or certify on their federal returns whether they had health insurance during the tax year and do not need this form.* As a result, Wellfleet Insurance Company will not be mailing the 1095-B form to members as it is no longer needed for federal tax filing. Nonetheless, Wellfleet members who still want a copy of their form can request one by emailing or calling Wellfleet. Please email us at 1095B@wellfleetinsurance.com or call us at 1-800-633-7867, Option 7. The applicable form will be supplied within 30 days of receipt of the request.

*Important Note for Members Filing State Tax Returns in CA, NJ, MA, RI, VT or DC: Members filing tax returns in these states will be mailed a paper copy of the 1095-B form (1099-HC form in Massachusetts) as proof of insurance coverage. These states may impose a monetary penalty for failing to produce proof of insurance coverage. Members in these states are encouraged to retain a copy of this form for use in filing their state tax returns. Any member seeking an additional copy of the proof of insurance coverage sent to them by mail is welcome to contact Wellfleet at the phone number and email address listed above.