

Quinnipiac University

2025–2026 Student Health Insurance Plan

For International Graduate Students

# Frequently Asked Questions



Student Health &  
Special Risk

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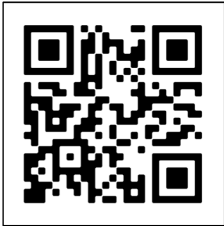
## Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road, Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/quinnipiac">www.gallagherstudent.com/quinnipiac</a> , click the 'Help Center link
ID Cards, Claims, Claims Payment Incurred and Tax Forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-800-996-4698 Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/tulane">www.gallagherstudent.com/tulane</a> , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast (Discount Vision) UniCare (Discount Dental)  Guided Resources (Behavioral Health)	Coast to Coast Vision UNI-CARE Dental Phone: 1-800-252-3059 <a href="http://Findbestbenefits.com/student">Findbestbenefits.com/student</a>  Guidance Resources Website: <a href="http://guidanceresources.com/members">guidanceresources.com/members</a>
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare 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>

## Getting Started

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

Visit [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac). Or scan the QR code with your phone:



## Enrolling in My SHIP

### Am I eligible for student health insurance?

International students with a J1 or F1 Visa and have a current passport who: 1) are engaged in educational activities; 2) are temporarily located outside his/her home country as a non-resident alien; 3) have not obtained permanent residency status in the U.S.; and 4) are enrolled in an associate, bachelor, master or Ph.D. degree program at the university are required to have health insurance.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence and online courses do not fulfill the Eligibility requirements that the student actively attend classes. The Company maintains its right to investigate Eligibility or student status and attendance records to verify that the policy Eligibility requirements have been met. If the Company discovers the Eligibility requirements have not been met, its only obligation is to refund premium.

### How do I login?

1. Visit [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).
2. Under "Profile," click "Log In" and enter your school login credentials.

## How do I enroll?

1. Go to [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

## How do I enroll my dependents?

1. Go to [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).
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. You will be prompted to submit payment.
6. Enrollment confirmation email 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.*

**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

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

## Waiving (opting out of) the SHIP

### Am I eligible to waive?

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, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

**IMPORTANT INFORMATION:** Not all plans are considered comparable, such as out-of-state Medicaid plans or regional HMOs. Your current plan must provide coverage in the Hamden, CT area. The University's health center is run by Hartford Healthcare, **you must verify with your insurance company that Hartford Healthcare is an in-network provider. Hartford Healthcare's TIN is 37-191194 and their NPI # is 1073580833, the provider's name is Marcy Carrera.** This will protect you against unexpected, high medical costs and ensures your access to quality care.

### How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission, however final determination may take 24-48 hours.

**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 cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of August 31, 2025.

1. Go to [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).
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 waiver is rescinded, this action cannot be reversed. You may not edit your form after August 31, 2025.

### 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.

#### To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).
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. If your last day of coverage is 11/30/2025, then you should enter 12/1/2025 as the date of the qualifying life event (as this is the first day that you are without coverage).
5. You will be prompted to submit payment.
6. Once enrollment has been approved, you will receive email confirmation.

**Note:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

## About My Benefits

### What do my benefits include?

This policy provides benefits for the covered medical expenses incurred by an insured person for loss due to a covered injury or sickness.

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 \$250 per Insured, per policy year deductible for In-Network services and a \$500 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- Prescription drugs are covered for a 31-day supply after a:
  - \$15 copay for a generic or Tier 1 drug
  - 30% coinsurance for a preferred brand name or Tier 2 drug
  - 45% coinsurance for a non-preferred brand name or 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 review your plan's pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac).



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

Go to [www.gallagherstudent.com/quinnipiac](http://www.gallagherstudent.com/quinnipiac). Or scan the QR code with your phone:



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

No changes have been made for the 2025–2026 Policy Year.

### Am I still covered if I live off campus? 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 UnitedHealthcare 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.

## Am I still covered after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

## Other Services Available Through My SHIP

The following services are included and complement your SHIP program:

### **Coast to Coast Vision™**

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card or for questions about the discount plan, call 800-252-3059.

### **UNI-CARE**

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card or for questions about the discount plan, call 800-252-3059.

### **Guidance Resources Program**

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, finance, free time and much more. With 24/7 access, you can get the info you need when and where you need it by visiting [guidanceresources.com/members](https://guidanceresources.com/members).

## How do I obtain an ID card?

ID cards are usually available 5-7 business days after your enrollment is processed by United Healthcare.

1. Go to [www.uhcsr.com](https://www.uhcsr.com) and click on 'Login to My Account' (top right-hand corner).
2. Click 'Register now' if you haven't created an account or 'Sign in' if you have one.
3. Complete the registration form using your name, date of birth and **student ID number** (you must select **Student ID**).
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, Explanation of Benefits (EOBs) and other plan-related information.