

Quinnipiac University

2024–2025 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: www.gallagherstudent.com/quinnipiac , 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: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/tulane , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
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: assistance@UHCGlobal.com

Getting Started

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

Visit www.gallagherstudent.com/quinnipiac.

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 enroll in this insurance Plan.

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. Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit 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.
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.
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.**

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 \$500 per Insured, per policy year deductible for In-Network services and a \$750 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.

How can I get more information about my plan?

Go to www.gallagherstudent.com/quinnipiac.

Have changes been made to this year's plan?

For the 2024–2025 Policy Year, international graduates are being offered student health insurance through United Healthcare Student Resources (UHCSR).

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.