



Quinnipiac University

2025–2026 Student Health Insurance Plan  
For Domestic Students and International Undergraduates

## 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 'Customer Service' link
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet	2077 Roosevelt Ave, Springfield, MA 01104 Phone: 1-800-633-7867 Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
Preferred Provider Network	Cigna PPO Network	Phone: 1-877-657-5030 Website: <a href="http://www.gallagherstudent.com/quinnipiac">www.gallagherstudent.com/quinnipiac</a> , click "Find a Doctor"
Participating pharmacies	Wellfleet Rx	Website: <a href="http://www.gallagherstudent.com/quinnipiac">www.gallagherstudent.com/quinnipiac</a> , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a> 800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a> <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Additional Student Assistance Programs	24/7 Nurseline	Phone: 1-800-634-7629
Behavioral Health Services	CareConnect	Phone: 1-888-857-5462

## 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?

#### **Domestic Students**

All full-time domestic graduate and undergraduate students are required to have health insurance. Students who meet this eligibility will be billed for the Student Health Insurance Plan, unless proof of comparable coverage is received by the published deadline.

#### **International Undergraduate Students**

International undergraduate students are enrolled on a mandatory basis and cannot waive coverage.

Once you meet eligibility for the first 31 days from the effective date of your Plan, you will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

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

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?

Dependents are no longer eligible to enroll in the student 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. **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?

#### Domestic Students Only

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 your 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?

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 \$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 \$40 copayment for office visits
- Prescription drugs are covered for a 30-day supply after a:
  - \$5 copay for a generic drug
  - \$40 copay for a preferred brand name drug
  - \$40 copay for a non-preferred brand name 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 at [Wellfleet Student - Quinnipiac University - CCIC \(studentinsurance.com\)](http://Wellfleet Student - Quinnipiac University - CCIC (studentinsurance.com)). or scan the QR code with your phone.



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

For the student health insurance plan offered through Wellfleet, here are the changes made for the 2025–2026 Policy Year:

- Benefit Change: Due to Mental Health Parity requirements, the Urgent Care benefit will be updated to \$75 copayment then 100%, deductible waived for both in- and out-of-network
- New Benefit: The benefit for Gender Affirming Services will be the same as for any other Mental Health Services
- New Benefit: Musculoskeletal telehealth program (Virtual Physical Therapy) will be included in the plan at no member cost share
- New Benefit: The Fertility Preservation Benefits will be included in the plan at the group level coinsurance
- New Exclusion: Medical marijuana, cannabis, or other supplies and/or services rendered at a dispensary will be excluded. This does not include synthetic pharmaceutical products approved by the FDA and included on the Formulary.
- Dependents are no longer eligible to enroll in the student health insurance plan.

### 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 Wellfleet TravelGuard 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.

### **Does my SHIP plan include dental and/or vision insurance?**

If you are 26 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

## **Other Services Available Through My SHIP**

### **Complements to Your 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, visit student, 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, visit student, or for questions about the discount plan, call 800-252-3059.

## **SilverCloud Behavioral Health**

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>.

## **How do I obtain an ID card?**

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

1. Go to [www.wellfleetstudent.com](http://www.wellfleetstudent.com).
2. Enter your school name in the “Find Your School” search box.
3. Under ‘Discover My Benefits’, click on ‘Log In to access my ID card, view claims, and more’.
  - If you have created a Wellfleet account in the past, log in.
  - If you have not created a Wellfleet Account, click ‘Create an Account’ and complete the registration process. When entering your student ID, please add two zeros to the front of your number.  
Example: 001234567.
4. Use the “Student Options” tab located at the top of the page to email or print your ID card.