



Rochester of Institute of Technology
2025–2026
Student Health Insurance Plan
Frequently Asked Questions



Student Health &
Special Risk

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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, service concerns, or ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/RIT , click Help Center Phone: 1-844-333-1464
Benefits, claims, claims payments, and Tax forms	Aetna Student Health	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com
In-Network providers	Open Access Managed Choice (OAMC) PPO Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/RIT , click 'Find a Doctor'
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-800-618-0028 Website: www.gallagherstudent.com/RIT , click 'Pharmacy Program'
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-800-850-4556 Collect from outside of the United States: 1-603-328-1713 Website: www.oncallinternational.com
Telehealth services	TelaDoc	Phone: 1-800-835-2362 Website: www.teledoc.com

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/RIT.

2. Under “Profile,” click “Log In” and enter your student login credentials.

First-time users: You will need to complete the registration form by clicking on “Sign Up.” Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

Am I eligible for student insurance?

Enrollment is voluntary for all domestic registered students. All full and part-time international students (except those on H1b Visas) will be automatically enrolled in the Student Health Plan each semester, based on registration status, and billed by Student Financial Services. International students who already have adequate US health insurance can waive this coverage.

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

How do I enroll?

Domestic students can enroll on a voluntarily basis and can choose to pay online directly or add the charge to your student account. International students are auto enroll by RIT (no action is needed unless you need to enroll your dependent).

1. Go to www.gallagherstudent.com/RIT.
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form.
5. You will be prompted to submit payment.
6. Enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/RIT.
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to:
 - a. Enter your “dependent spouse/partner” and/or “dependent children.”
 - b. Upload supporting documentation.*
 - c. Enroll your dependents

5. You will be prompted to submit payment.
6. Once your dependents have been approved, you will receive an enrollment confirmation email.

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

Domestic students don't need to waive. Only international students with ACA compliant coverage need 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 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/RIT.
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 of September 30, 2025.

1. Go to www.gallagherstudent.com/RIT.

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 your waiver is rescinded, this action cannot be reversed. You may not edit your form after September 30, 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.

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/RIT.
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.*

Once enrolled, can I cancel? Get a refund?

You can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You are entering the armed forces.

2. You submit a Termination of Coverage form to Gallagher Student Health & Special Risk to cancel your coverage.

To Request Termination of Coverage

1. Go to www.gallagherstudent.com/RIT.
2. In the “Account Detail” tile under “Plan Summary,” click the “Termination of Coverage” link.
3. Complete the termination form and choose your appropriate termination reason.
4. Some selections, like “Alternate Coverage,” will prompt you to provide alternate insurance information.
5. Submit the form.

If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage does not meet your school’s waiver requirements, you will not be allowed to terminate coverage. Also, the prorated premium refund will be credited to your student account at the end of month.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/RIT or www.aetnastudenthealth.com

How much does my student health insurance cost?

See chart below:

	Annual (08/15/2025-08/14/2026)	Fall (08/15/2025-12/31/2025)	Spring/Summer (01/01/2026-08/14/2026)
Enrollment/Waiver Deadline	September 30, 2025	September 30, 2025	February 28, 2026
Student	\$3,094	\$1,178	\$1,916
Spouse	\$3,094	\$1,178	\$1,916
Child	\$3,094	\$1,178	\$1,916
2+ Children	\$6,188	\$2,356	\$3,832

Annual coverage is for domestic students only. International students are enrolled by RIT for Fall and Spring/Summer

Have changes been made to this year’s plan?

No changes were made 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 **OnCall International at 1-800-850-4556** 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.