

Southern New Hampshire University

# 2024–2025 Student Health Insurance Plan Frequently Asked Questions



Student Health &  
Special Risk

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## Contacts

Answer Needed	Who To Contact	Contact Information
Access to the Waiver Form <b>Domestic Students</b>	<a href="#">Domestic Student Waiver Form</a>	Email: <a href="mailto:sfscampus@snhu.edu">sfscampus@snhu.edu</a> Phone: 603-645-9640
Access to the Waiver Form <b>International and ESL Students</b>	<a href="#">International and ESL Waiver Form</a>	Email: <a href="mailto:jss@snhu.edu">jss@snhu.edu</a> Phone: 603-645-9676
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 <a href="http://www.gallagherstudent.com/snhu">www.gallagherstudent.com/snhu</a> click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax	Anthem BCBS	Address: P.O Box 105370 Atlanta, GA 30348-5370 Phone: (844) 412-0752 <a href="https://student.anthem.com/student">https://student.anthem.com/student</a>
Preferred Provider Network	NH Preferred Blue	Phone: (844) 412-0752 Website: <a href="http://www.gallagherstudent.com/snhu">www.gallagherstudent.com/snhu</a> click "Find a Doctor"
Participating Pharmacies	Anthem BCBS	Phone: (844) 412-0752 Website: <a href="http://www.gallagherstudent.com/snhu">www.gallagherstudent.com/snhu</a> click "Pharmacy Program"
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)	800-252-3059 <a href="http://www.findbestbenefits.com/student">http://www.findbestbenefits.com/student</a>
	UNI-CARE (Dental Savings)	800-252-3059 <a href="http://www.findbestbenefits.com/student">http://www.findbestbenefits.com/student</a>
	SilverCloud (Behavioral Health)	<a href="https://gsh.silvercloudhealth.com/signup">https://gsh.silvercloudhealth.com/signup</a>
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	Phone: (833) 511-4763
Additional Student Assistance Programs	24/7 Nurseline or Collegiate Assistance Program	Phone number: (844) 545-1429
Telehealth Services	LiveHealth Online	Website: <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>

## Getting Started

### How do I log into the portal to view my Student Health Insurance Plan (SHIP)?

1. Visit [www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu).
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.

### How do I enroll my dependents?

**You must be an international student to enroll dependents.**

1. Go to [www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu).
2. Follow the login instructions.
3. Click on the “Enroll-Qualifying Life Event” 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

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.**

### Domestic Students:

All domestic SNHU students are required to have health insurance. If you do not have coverage, you will be Automatically enrolled in a plan through the university, and will be billed annually for this charge. If you have private Health insurance, **you must complete a Health Insurance Waiver form before October 1, 2024.** This form can be obtained online through the my.SNHU student portal, on the left tool bar, under the "Financial" section. For questions call: 603.645.9640 or email: [sfscampus@snhu.edu](mailto:sfscampus@snhu.edu).

### International Students:

All international students and scholars are enrolled in the student health insurance plan on a mandatory basis. Students may be eligible to apply for a waiver of the health insurance if they meet the specific eligibility requirements. The waiver can be completed [here](#). For questions call: 603.645.9676 or email: [iss@snhu.edu](mailto:iss@snhu.edu).

**All undergraduate and graduate International Students must complete a Health Insurance Waiver form before October 1, 2024.**

**All ESL students must submit documentation before the end of the first week of the term**

**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 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/snhu](http://www.gallagherstudent.com/snhu).
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?

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.

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

Go to [www.gallagherstudent.com/snhu](http://www.gallagherstudent.com/snhu) or <https://student.anthem.com/student>

## How much does my student health insurance cost?

### Domestic Students:

	Annual 8/28/2024 – 8/27/2025	Fall 8/28/2024 – 12/31/2024	Spring/Summer 1/1/2025 – 8/27/2025	Summer 5/5/2025 – 8/27/2025
Student	\$2,382.00	\$882.00	\$1,560.00	\$750.00

### International Students:

	Annual 8/28/2024 – 8/27/2025	Fall 8/28/2024 – 12/31/2024	Spring/Summer 1/1/2025 – 8/27/2025	Summer 5/5/2025 – 8/27/2025
Student	\$2,382.00	\$882.00	\$1,560.00	\$750.00
Student + Spouse	\$4,764.00	\$1,645.00	\$3,119.00	\$1,501.00
Student + Child	\$4,764.00	\$1,645.00	\$3,119.00	\$1,501.00
Student + 2 or more children	\$7,146.00	\$2,467.00	\$4,679.00	\$2,251.00
Family	\$7,146.00	\$2,467.00	\$4,679.00	\$2,251.00

### ESL Program:

	ESL 1 8/28/2024 – 8/27/2025	ESL 2 10/28/2024 – 8/27/2025	ESL 3 1/1/2025 – 8/27/2025	ESL 4 3/3/2025 – 8/27/2024	ESL 5 5/5/2025 – 8/27/2024	ESL 6 6/30/2025 – 8/27/2024
Student	\$2,382.00	\$1,984.00	\$1,560.00	\$1,162.00	\$750.00	\$385.00
Student + Spouse	\$4,764.00	\$3,968.00	\$3,119.00	\$2,323.00	\$1,501.00	\$770.00
Student + Child	\$4,764.00	\$3,968.00	\$3,119.00	\$2,323.00	\$1,501.00	\$770.00
Student + 2 or more children	\$7,146.00	\$5,952.00	\$4,679.00	\$3,485.00	\$2,251.00	\$1,155.00
Family	\$7,146.00	\$5,952.00	\$4,679.00	\$3,485.00	\$2,251.00	\$1,155.00

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

### No changes made:

No changes were made to the plan for the 2024–2025 Policy Year.

## 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 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.

## 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 Anthem GeoBlue (833) 511-4763 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.