

University of the Pacific

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 or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 gallagherstudent.com/uop click "Help Center"
ID cards, benefits, claims, claims payments incurred & Tax forms	Anthem	Phone: 800-888-2108 <a href="http://www.anthem.com/studentadvantageca">www.anthem.com/studentadvantageca</a>
Preferred Provider Network	Anthem Blue Cross PPO	<a href="http://www.anthem.com/ca/find-doctor">http://www.anthem.com/ca/find-doctor</a>
Participating Pharmacies	Anthem – IngenioRx Pharmacy Network	gallagherstudent.com/uop click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	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 findbestbenefits.com/student  800.252.3059 findbestbenefits.com/student  gsh.silvercloudhealth.com/signup



Student Health & Special Risk



## Getting Started

### Am I eligible for student health insurance?

**Law School Students:** All degree seeking Law School students on the Sacramento campus enrolled in 6 or more units are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

**Undergraduate & Pharmacy D Students:** Undergraduate & Pharmacy D students on all campuses enrolled in 9 or more units are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

**Graduate/Professional Students:** All Graduate/Professional Students on all campuses enrolled in 1 unit or more are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

**Dental Students (not including Dental Hygiene):** All Dental School students on the San Francisco campus enrolled in 1 unit or more are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

**Advanced Education in General Dentistry (AEGD) Residents:** All AEGD Residents based out of the San Francisco campus and/or practicing in Union City are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

**International Students:** All International students taking 1 or more units, regardless of class level and program on all campuses are required to have health insurance. You will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

Students must actively attend classes for at least the first 45 days after the effective date of the period for which coverage is purchased. Students on an approved Leave of Absence (LOA) who were enrolled in at least one semester immediately preceding their LOA can enroll in a max of one semester at the regular semester rate (non-continuation term). Students may NOT purchase coverage for the following semester unless they meet UOP's eligibility requirements

Only students who graduate and are currently enrolled in SHIP for the prior term can purchase the continuation coverage.

*Online students and students in external programs are not eligible to enroll in the Student Health Insurance Plan.*



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## How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?

1. Use the QR Code below or go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).



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

## 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.**

## How do I waive?

1. Use the QR Code below or go to: [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).



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 your waiver form it's been submitted by following the directions below.**



This must be completed prior to the waiver/enrollment deadline.

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop) or use the QR Code below.



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. The waiver must be rescinded before the September 8, 2025.

### If I waive, but then lose my coverage, can I enroll in SHIP?

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. Use the QR Code below or go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).



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.



## How do I enroll my dependents?

This plan does not offer coverage for your dependents.

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

Use the QR Code below or go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop)



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

No changes were made to the plan 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.

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.



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