



Student Health &  
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions





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## Getting Started

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

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

## Enrolling in My SHIP

### 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.

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

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, withdraw, or drop out AFTER the first 45 days from the start of the term, can purchase continuation coverage.

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

1. Visit [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Under "Profile," click "Log In" and enter your student login credentials.

### How do I enroll or waive?

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
2. Login under "Profile."
3. Click on the "Enroll" button under "Plan Summary."
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

### How do I enroll my dependents?

This plan does not offer coverage for your dependents.

### Am I eligible 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, 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.

### How do I waive health insurance coverage?

Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).

1. Follow the login instructions.
2. Click on the "Waive" button under "Plan Summary."
3. 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.

### Will you audit or verify my waiver request?



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Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school.

### Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline.

1. Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).
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 **[date]**.

### 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/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.



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**If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current 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.**

## 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 \$300 per insured, per policy year deductible for in-network and out-of-network services.
- It has a \$20 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
  - \$15 copay for a generic/tier-1 drug
  - \$30 copay for a preferred brand name/tier-2 drug
  - \$50 copay for a non-preferred brand name/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/uop](http://www.gallagherstudent.com/uop).



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

Go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).

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

Here are the changes made for the 2023–2024 Policy Year:

- We have added vision coverage that is now included in the SHIP benefits.

## Am I still covered if I live off campus? While traveling? When studying abroad?

### With Travel Assistance:

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 GeoBlue 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 are 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. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester. You may be able to purchase a continuation plan. To learn more, go to [www.gallagherstudent.com/uop](http://www.gallagherstudent.com/uop).

## What other services are available to me through my SHIP?

The following services are also available to students:



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• Personal property and Renters Insurance are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to [www.gallagherstudent.com/property](http://www.gallagherstudent.com/property) to get a quote and enroll. Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

• Dental or Vision Insurance Plans are available to all students to purchase on a voluntary basis at an additional cost. Go to [www.gallagherstudent.com/dental](http://www.gallagherstudent.com/dental) or [www.gallagherstudent.com/vision](http://www.gallagherstudent.com/vision). The types of plans and availability of plans vary by state. All students are eligible to enroll, you do not have to be enrolled in SHIP.

• Tuition Refund Insurance is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit [www.gallagherstudent.com](http://www.gallagherstudent.com) for complete details about additional insurance products and how to enroll.

### How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.

### How do I obtain an ID card?

To access your ID card:

1. Register on [www.anthem.com/ca](http://www.anthem.com/ca) or the Sydney Health mobile app with your student I.D.
2. Once you're logged in, check to make sure your ID card preference is set to 'digital'.

Here you will have instant access to:

- Your member ID card.
- The Find a Doctor tool.
- More information about your plan benefits.
- Health tips that are tailored to you.
- LiveHealth Online and 24/7 NurseLine.
- Student support specialists

## Contact Information



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## Who do I contact?

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/uop; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Anthem Blue Cross	P.O. Box 60007 Los Angeles, CA 90060 Phone: 1-800-888-2108 Website: www.anthem.com/ca www.gallagherstudent.com/uop; click "Find a Doctor"
Preferred Provider Network	Anthem Blue Cross PPO Prudent Buyer Network	www.gallagherstudent.com/uop; click "Pharmacy Program"
Participating Pharmacies	IngenioRx	Phone: 1-855-672-3232
Voluntary Dental	Ameritas	
Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)	Coast to Coast Vision (Discount Vision) 800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  UNI-CARE (Dental Savings) 800-252-3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  SilverCloud (Behavioral Health) <a href="https://qsh.silvercloudhealth.com/signup/">https://qsh.silvercloudhealth.com/signup/</a>	
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	Call Collect: 1-833-511-4763