

Urban College of Boston

2024–2025 Student Health Insurance Plan Frequently Asked Questions



Student Health &
Special Risk



Table of Contents

Contacts	2
Getting Started	3
<i>How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?</i>	<i>3</i>
<i>Waiving SHIP Coverage</i>	<i>3</i>
<i>If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?</i>	<i>3</i>
<i>Once enrolled, can I cancel? Get a refund?</i>	<i>4</i>
<i>Where can I get more information about my plan?</i>	<i>4</i>
<i>Am I still covered while traveling? When studying abroad?</i>	<i>4</i>



Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns ID Cards, Claims, Claims Payment Incurred and Tax Forms	United Healthcare Student Resources	P.O. Box 809025 Dallas, TX, 75380 Phone: 1-866-948-8472 https://partnercenter.uhcsr.com/urbancollege
Preferred Provider Network	United Healthcare Options PPO	https://partnercenter.uhcsr.com/urbancollege Phone: 1-866-948-8472
Participating Pharmacies	United Healthcare Pharmacy Network	https://partnercenter.uhcsr.com/urbancollege Phone: 1-855-828-7716
Voluntary Dental or Vision	Ameritas	Website: www.gallagherstudent.com/urbancollege click on "Additional Products Available"
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 www.findbestbenefits.com/student 800.252.3059 www.findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	United Healthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	1-877-862-1172
Telehealth Services	Healthiest You	1-855-870-5858



Student Health &
Special Risk



Getting Started

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

1. Visit <https://partnercenter.uhcsr.com/urbancollege>
2. Type "Urban College of Boston" into the box.

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 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



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.

Where can I get more information about my plan?

Go to <https://partnercenter.uhcsr.com/urbancollege>

No changes made:

No changes were made to the plan for the 2024–2025 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 United Healthcare Global at 1-800-527-0218 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