

Gannon University

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



Gallagher

Student Health &  
Special Risk



# Table of Contents

**Contacts** ..... 2

**Getting Started** ..... 3

*How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?* ..... 3

*How do I enroll?* ..... 4

*How do I enroll my dependents?* ..... 4

*Waiving SHIP Coverage* ..... 5

*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.* ..... 5

*If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?* ..... 6

*Once enrolled, can I cancel? Get a refund?* ..... 6

*Where can I get more information about my plan?* ..... 6

*How much does my student health insurance cost?* ..... 7

*Have changes been made to this year's plan?* ..... 7

*Am I still covered while traveling? When studying abroad?* ..... 7



## Contacts

Answer Needed	Who To Contact	Contact Information
Insurance Broker	C.H. Reams & Associates, Inc.	401 Cranberry Street, Suite 100 Eerie, PA 16507 814.453.4357
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 <a href="http://gallagherstudent.com/gannon">gallagherstudent.com/gannon</a> ; Phone: 1.833.818.7087 click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms Prior to	Highmark BCBS	P.O. Box 3355 Mail Code PAPHM-023B Pittsburgh, PA 15222 Phone: 1-800-241-5704 <a href="#">Highmark Login and Member Guide</a>
Preferred Provider Network	In PA: PPOBlue Outside of PA: BCBS PPO	<a href="#">Highmark Login and Member Guide</a> or <a href="http://gallagherstudent.com/gannon">gallagherstudent.com/gannon</a> ; click "Find a Doctor"
Participating Pharmacies	Express Scripts	Attn: Direct Claims P.O. Box 2824 Clinton, IA 52733-2824 or <a href="http://gallagherstudent.com/gannon">gallagherstudent.com/gannon</a> ; click "Pharmacy Program"
Voluntary Dental and Vision	Ameritas	Phone: 1.855.672.3232 or <a href="http://gallagherstudent.com/gannon">gallagherstudent.com/gannon</a> , click "Additional Products" under the Plan Details box, then "Dental Insurance" or "Vision Insurance"



Student Health &  
Special Risk



Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	Phone: 800.252.3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  Phone: 800.252.3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  <a href="http://gsh.silvercloudhealth.com/signup">gsh.silvercloudhealth.com/signup</a>
Worldwide Assistance Services (Medical Evacuation and Repatriation)	AXA	Phone: 1-888-647-5637, or 1-630-766-7799  <a href="mailto:medassist-usa@axa-assistance.us">medassist-usa@axa-assistance.us</a>

## Getting Started

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

#### ALL ATHLETES (must either Enroll or Waive):

1. Visit [gallagherstudent.com/gannon](http://gallagherstudent.com/gannon).
2. Under "Profile," enter your student email address and click "Log In."

**First-time users:** An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the "Forgot your password?" option on the login page.)

**Returning users:** Log in with your Gannon.edu email address and the password you previously created. If you do not remember your password, please choose the "Forgot your password?" option on the login page.

#### DOMESTIC NON-ATHLETES (voluntary enrollment only):

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



Student Health &  
Special Risk



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.

**Returning users:** Log in with your Gannon.edu email address and the password you previously created. If you do not remember your password, please choose the “Forgot your password?” option on the login page.

## How do I enroll?

### ALL ATHLETES:

1. Go to [gallagherstudent.com/gannon](http://gallagherstudent.com/gannon).
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.

### DOMESTIC NON-ATHLETES:

1. Go to [gallagherstudent.com/gannon](http://gallagherstudent.com/gannon).
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 [gallagherstudent.com/gannon](http://gallagherstudent.com/gannon).
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” 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 (*only student athletes are subject to the waiver process; all other students can enroll in the plan on a voluntary basis*)**

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 [gallagherstudent.com/gannon](http://gallagherstudent.com/gannon).
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

*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 **August 1, 2024**.

1. Go to [gallagherstudent.com/gannon](http://gallagherstudent.com/gannon).
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."



Student Health &  
Special Risk



5. Click “Rescind My Waiver.”

**Note:** Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after **August 1, 2024**.

## **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 [gallagherstudent.com/gannon](https://gallagherstudent.com/gannon).
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. 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 [gallagherstudent.com/gannon](https://gallagherstudent.com/gannon) or [Highmark Login and Member Guide](#)

## How much does my student health insurance cost?

See chart below:

	Fall (07/01/2024–12/31/2024)	Spring (01/01/2025–06/30/2025)
Enrollment/Waiver Deadline	August 1, 2024	January 16, 2025
Student	\$1,128	\$1,128
Spouse	\$1,128	\$1,128
Child	\$1,128	\$1,128
Spouse and 2 or more Children	\$3,384	\$3,384

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

Here are the changes made for the 2024–2025 Policy Year:

- The insurance carrier has changed from Wellfleet to Highmark BCBS.
- Please see the 2024-2025 benefits summary located under the Plan Details box, Plan Materials 2024-2025 drop down for detailed information on in-network and out-of-network benefits. In order to decrease your out-of-pocket expense, always try to use in-network physicians and medical facilities.

## Am I still covered 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 AXA 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.