

Tulane University

2024–2025 Tulane-Sponsored Student Health Insurance Plan
For Visiting Faculty and Scholars

Frequently Asked Questions





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CONTACT INFORMATION

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/tulanescholars , click "Help Center" link
ID cards, benefits, claims, claims payments incurred	UnitedHealthcare Student Resources	P.O. Box 809025 Dallas, TX 75380 Phone 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/tulanescholars , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/tulanescholars , click "Pharmacy Program"
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare 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	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-866-0895 Website: www.telehealth4students.com

Getting Started

Where can I learn about the Tulane-sponsored student health insurance plan (T-SHIP)?

Visit www.gallagherstudent.com/tulanescholars.

Enrolling in My T-SHIP

Am I eligible for student health insurance?

All visiting faculty and scholars and any accompanying J-2 dependents are required to maintain health insurance for the entire period of your stay in the U.S. Your health insurance coverage must meet specific criteria as outlined by J-1 federal regulations and Tulane policy.

How do I login to enroll?

1. Visit www.gallagherstudent.com/tulanescholars.
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.)

How do I enroll?

Scholars can enroll along with their eligible dependents, if desired. To enroll.

1. Go to www.gallagherstudent.com/tulanescholars.
2. Follow the login Instructions.
3. Under "Plan Summary", click on the green "ENROLL" button.
4. Complete the enrollment form.
5. You will be prompted to submit payment.
6. You will receive an email confirmation.

Sponsored Faculty and Scholars:

You will be automatically enrolled as your coverage is being paid by the University or a third-party sponsor. To view your enrollment:

1. Go to www.gallagherstudent.com/tulanescholars.
2. Follow the login Instructions.
3. Under “Plan Summary”, scroll down to “Account Details”.
4. You will see your enrollment, as well as be able to open the “Verification of Coverage” letter.

What are the options available for payment?

Typically, payment is required for your entire stay. For example if you will be in the country from September 1, 2024 to April 30, 2025, you will be required to enroll for that period and the full payment has to be submitted at the time of enrollment.

There are two enrollment periods that offer the option to pay in installment payments. They are:

Annual – August 19, 2024 through August 18, 2025

When enrolling in annual coverage, you will be given the option to pay in full or make 10 installment payments. The installments would be as follows:

1. The first installment would be for 3 months.
2. This would be followed by 9 monthly installments.

Spring/Summer Coverage – January 1, 2025 through August 18, 2025

When enrolling in Spring/Summer coverage, you will have the option to pay in full or make 5 installment payments. The installments would be as follows:

1. The first installment would be for 3 months.
2. This would be followed by 4 monthly installments.

NOTE: You will receive payment reminders. It is crucial that you pay the installments in a timely manner and not default. Defaulting on the monthly installment payments will result in the cancellation of your coverage based on nonpayment.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/tulanescholars.
2. Follow the login Instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. Enrollment confirmation email will be sent.
6. You will receive an email with a link to submit payment.

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.*

Once enrolled, can I cancel? Get a refund?

You may terminate T-SHIP if you are withdrawing from Tulane University and returning to your home country. You may qualify for a prorated refund of premium. In these cases, please contact the Office of International Students and Scholars (OISS). Once your withdrawal is confirmed, OISS will notify Gallagher Student Health and the enrollment coverage dates will be adjusted.

About My Benefits

What do my benefits include?

Your T-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.

Routine physicals and screenings, in absence of illness are covered, this includes most immunizations.

It pays for 90% 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 \$250 per Insured, per policy year deductible for In-Network services and a \$500 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$30 copayment for office visits
- Prescription drugs are covered for a 31-day supply after a:
 - \$20 copay for a generic/Tier-1 drug;
 - \$50 copay for a preferred brand name/Tier-2 drug;
 - \$80 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 review your plans' pharmacy list or formulary by visiting your school's page at www.gallagherstudent.com/tulanescholars.

How can I get more information about my plan?

Go to www.gallagherstudent.com/tulanescholars.

Have changes been made to this year's plan?

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

Am I still covered if I live off campus? 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 UnitedHealthcare Global Toll-free within the United States at 1-800-527-0218, or Collect from outside of the United States at 1-410-453-6330 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.

General Account Information

How do I obtain an ID card?

ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to www.uhcsr.com and enter the name of your school – Tulane University.
2. Click on **'Login to My Account'** (top right hand side).
3. Click **'Register now'** if you haven't created an account or **'Sign in'** if you have one.
4. Complete the registration form using your name, date of birth and student ID number.
5. Once logged in, you will have access to ID cards (online or by mail), claim information, explanation of benefits (EOBs) and other plan-related information.

How do I find a doctor?

1. Go to www.gallagherstudent.com/tulanescholars.
2. Scroll down to the bottom of the landing page.
3. Click on "Find a Doctor".

How do I find a pharmacy?

1. Go to www.gallagherstudent.com/tulanescholars
2. Scroll down to the bottom of the landing page.
3. Click on "Pharmacy Program".