



Queens University of Charlotte

2025–2026 Student Health Insurance Plan Frequently Asked Questions

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?

3

How do I enroll my dependents?

3

Waiving SHIP Coverage

3

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

4

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

4

Once enrolled, can I cancel? Get a refund?

4

Am I still covered after I graduate?

4

Am I covered if I get hurt playing intercollegiate sports?

5

Where can I get more information about my plan?

5

Have changes been made to this year's plan?

5

Am I still covered while traveling? When studying abroad?

5

Contacts

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/queens click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Wellfleet Group, LLC	PO Box 15369, Springfield, MA 01104 Phone: 1-800-633-7867 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna OAP PPO	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/queens click "Find a Doctor"
Participating Pharmacies	Wellfleet RX /Express Script	Phone: 1-877-640-7940 www.gallagherstudent.com/queens ; click "Pharmacy Program"
Voluntary Dental and Vision	MetLife	Phone: (877) 247-8817. https://queens.studentbenefitplans.com/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	Travel Guard	Toll-free within the United States and Canada: (877) 305-1966 Collect from outside of the United States: (715) 295-9311
Additional Student Assistance Programs	24/7 Nurse Line	1-800-634-7629
Telehealth Services	Teledoc Behavioral Health	(800)-633-7867 www.Teladoc.com/WellfleetStudent
Integrated Behavioral Health	CareConnect	1-888-857-5462 https://wellfleetstudent.com/careconnect/

Getting Started

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

1. Visit www.gallagherstudent.com/queens
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go www.gallagherstudent.com/queens
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?

No Dependent Coverage

This plan does not offer coverage for your dependents.

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.**

1. Go to www.gallagherstudent.com/queens
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.

Once my waiver is approved, when will my SHIP charge be removed?

Once your waiver is approved a reversal entry will be applied to your student account within 24 business hours

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

Yes, but only if it's before your waiver/enrollment deadline of **September 5, 2025**

1. Go to www.gallagherstudent.com/queens
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. You may not edit your form after **September 5, 2025**.

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.

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/queens.
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.

Am I still covered after I graduate?

You will be 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. You won't be able to continue your coverage after your policy terminates.

Am I covered if I get hurt playing intercollegiate sports?

Yes, your plan covers you for injuries incurred while participating in intercollegiate sports up to \$7,500.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/queens or www.wellfleetstudent.com

What are the requirements of an Affordable Care Act (ACA) insurance plan?

ACA plan information can be found at <https://www.govinfo.gov/content/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf>

How do I get my SHIP ID Card?

ID cards can be found at www.wellfleetstudent.com, typing in your school's name, going to the Discover my Benefits section and clicking on request an ID card.

There will also be an ID card tile at www.gallagherstudent.com/queens to click and bring you directly to the Wellfleet website.

Have changes been made to this year's plan?

Yes, the following changes have been made to the 2025-2026 student health insurance plan

- Office Visit Copays have been increase to \$35
- In-Network Deductible has been increased to \$350
- Prescription Copays have increase to \$20 for Tier 1, \$40 for Tier 2, and \$70 for Tier 3 for a 30 day supply from a retail pharmacy
- Intercollegiate Sports Coverage reduced to \$7,500

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 Travel Guard at (877) 305-1966 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.