

Duquesne University

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk

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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/dug click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	UPMC	1-866-918-1595
Preferred Provider Network	UPMC	Website: www.gallagherstudent.com/dug , click "Find a Doctor"
Participating Pharmacies	UPMC	Website: www.gallagherstudent.com/dug , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232

Getting Started

How do I log into the portal to enroll in or apply for a waiver for the Student Health Insurance Plan (SHIP)?

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

Am I eligible for student health insurance?

All international students are required to have health insurance while at Duquesne University. International students will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage via waiver application is received by the published deadline.

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

Visit www.gallagherstudent.com/dug

1. Under “Profile,” click "Log In" and enter your student login credentials.

How do I enroll?

Go to www.gallagherstudent.com/dug

1. Follow the login Instructions.
2. Click on the ‘Enroll’ button under ‘Plan Summary’.
3. Complete and submit the form by following the instructions.
4. Confirmation email will be sent.

How do I enroll my dependents?

Domestic Partners are not eligible as dependents under the Duquesne University student health insurance plan. **Spouses that are legally married (marriage certificate required) and children (birth certificate required) are within the policy certificate definition of dependents.**

1. Go to www.gallagherstudent.com/dug
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 will be sent.

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

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, International plan, 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.**

Am I eligible to apply for a waiver?

The waiver application is a process. There is a thorough review done of the insurance information that you provide. To be eligible to apply for waiver of SHIP, you must be currently enrolled in a health insurance plan that meets Duquesne University's waiver requirements as follows:

For International Students:

- Insurance plans **must** be ACA compliant.
- Insurance plans **must** be underwritten in the United States
- Insurance company **must** pay claims directly to healthcare providers.
- Insurance company **must** pay claims in US Dollars.
- Insurance policy documents must be available in English.
- Coverage must be effective no later than the waiver deadline and remain active through July 31 (no short-term policies).
- If plan has a deductible (not the same as a copay), it must be no more than \$5,000 per individual, per policy year.
- Plan must include coverage for pre-existing conditions with no waiting periods or limitations.
- Plan must include coverage in the Pittsburgh area for all services the University requires to be covered (emergency or urgent care-only coverage does not meet this requirement).
- Plan must include coverage for all the following services:
 - Hospital inpatient and outpatient, emergency room, and urgent care services
 - Physician services (routine and specialist)
 - Diagnostic services such as laboratory, pathology, x-ray, MRI, CT scan, etc.)
 - Physical therapy
 - Emergency transport (ambulance)
 - Prescription medicines
 - Mental Health
 - Illness or injury occurring under the influence of drugs and alcohol
 - Testing and treatment of illness from pandemics, such as COVID-19
- Plan must not have limitations on things such as hospital stays and benefit caps.
- Travel plans such as ISO, Tigerless, HDI, etc. are not comparable coverage and will be denied.

How do I apply to waive health insurance coverage?

Go to www.gallagherstudent.com/duq

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?

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.

How do I know if my waiver application status?

Once you have submitted your waiver application, an email is automatically generated with a reference number that is tied to your waiver application. This email will be sent to the @duq.edu email address on file.

What insurance carriers and insurance plans are frequently denied?

Below is a list of International carriers and plans that are typically denied. **Please keep in mind that this is NOT a full list.** The below carriers are not the only carriers that can be denied. Your waiver application is approved or denied based on the criteria listed above.

Examples of short term duration plan offerings in the marketplace that are not acceptable under the University’s requirements as they do not comply with the federal mandates under the Affordable Care Act (ACA):

INSURANCE PLANS THAT ARE NOT COMPLIANT WITH ACA		
Adeslas	HCCMIS	PSI Platinum Plan
Advent Syndicate 780 at Lloyds	Henner Bureau Veritas	PSI Platinum Plan 1
AIU Holding LLC	henner gmc	PSI silver plan
Albsig Insurance Company	HTH international	Quebec Blue Cross
Allianz Insurance	HTH Worldwide Insurance Service	RBM Salute S.P.A
American International Group (AIG)	Humanis	RedBridge Insurance Company
ASPE Insurance	Hyundai Marine	Reliance General Insurance
Aviva	ICICI Lombard Gold	RF&G Life Insurance Company Limited

AXIS Insurance Company	InsureandGo	Royal Sundaram General Insurance Co. Limited
Bajaj Allianz	Inter Versicherung	RWAM INSURANCE ADMINISTRATORS INC.
BCS Insurance Company	International Benefits Administrato	sagicor
BUPA	International Student Protection	Samsung Fire
BVAEB	ISI Student Secure Select Plan	Samsung Fire and Marine Insurance
Calvo Select Care	ISO Care - Brown	Samsung Life Insurance
CareMed - Bronze	ISO Compass Gold	Seven Corners
CareMed - Gold	ISO Compass Silver	SHA Platinum
CareMed - Silver	ISO gold	SHA Standard
China Life Property & Casualty Insurance Company	ISO Med 1	Signal Iduna
Chubb Insurance Australia Limited	ISO Platinum Select	Southern Cross Health Society
Cigna Global	ISO Share	Star Health Insurance
Cinico	ISOA	Student Resources (SPC) Ltd.
Colonial Medical	ISP Chartis	Study USA
Colonnade Insurance S.A.	LIG Insurance Korea	SUMMIT AMERICA INSURANCE SERVICES
Cultural Ins. Service International	Maccabi Healthcare Services	Sun Life
Cultural Insurance Services Interna	Malakoff Humanis	TATA AIG
Daman	Mapfre	Tata internation plan
Dongbu Insurance Co	Mawista	The Oriental Insurance Company
Dunbu Insurance	Medavie Blue Cross	Tigerless Health
Equian - Government of Norway	Medicover	Tokio Marine
Ergo Reiseversicherung	Mitsui Sumitomo Insurance Co., Ltd	United Healthcare Compass
European Unions Joint Sickness Insurance	MSH International	United India Insurance Company Limited
GEAP Saude	National Health Insurance Service	United Nations Staff Mutual Insurance Society
Global Benefit Group	Paraguay Government Health Plan	Urban Residents Basic Medical Insurance
Global Care, Inc	Partenamut	Vietnam National Health Insurance Plan
Global Excel	Petroleum Industry Health Organization (PIHO)	Vietnam Social Security Insurance
GMHBA	Province of British Columbia	Wiener Gebietskankenkasse

Gouda Travel Insurance	PSI Bronze Plan	Zhejiang Rural Credit Union
HanseMerkur Reiseversicherung AG	PSI Diamond Plan	
HCC medical insurance services	PSI Gold Plan	

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

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

Go to www.gallagherstudent.com/dug Follow the login instructions.

1. Navigate to "Account Details."
2. Click "Click Here to Rescind Your Waiver."
3. Click "Rescind My Waiver."

Note: Once waiver is rescinded, this action cannot be reversed. You may not edit your form after the close of the waiver and enrollment deadline.

If I waive, but then lose my coverage, can I enroll in SHIP?

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.
- Loss of health insurance through marriage or divorce

To initiate the Qualifying Life Event process for international students:

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

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 or get a refund?

No. 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 pro-rated refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

Where can I get more information about my plan?

Go to www.gallagherstudent.com/duq.

Have changes been made to this year's plan?

No changes were made to the benefits for 2024-2025.

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 UPMC 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.