

Duquesne University

2025–2026

Student Health Insurance Plan

Frequently Asked Questions



Gallagher

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 waive the Student Health Insurance Plan (SHIP)?

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

How do I enroll?

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.

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

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.**

Am I eligible to waive?

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets Duquesne University's waiver requirements as follows:

For NCAA Student Athletes (non-Intramural or club):

- Insurance Plan must cover injuries sustained in the practice or play of intercollegiate sports without limitation; **AND**
- Insurance Plan must be able to pay primary, relative to University-provided accident insurance which is secondary; **AND**
- Insurance Plan cannot be federally funded (i.e. Medicaid, Medicare, Tricare)
- Insurance Plan must meet Requirements for All Mandatory Students (see below).

For All Mandatory 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.

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, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

How do I 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.

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 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 *September 30, 2025*.

4. Go to www.gallagherstudent.com/dug
5. Follow the login instructions.
6. Navigate to "Account Details."
7. Click "Click Here to Rescind Your Waiver."
8. Click "Rescind My Waiver."

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after *September 30, 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.

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 www.gallagherstudent.com/duq.
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? 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 www.gallagherstudent.com/duq.

How much does my student health insurance cost?

See chart below:

	Annual (08/01/2025-07/31/2026)	Spring/Summer (01/01/2026-07/31/2026)
Enrollment/Waiver Deadline	September 30, 2025	February 18, 2026
Student	\$2,840.92	\$1,643.84
Spouse	\$2,841.16	\$1,643.98
Child	\$2,191.26	\$1,267.93
2+ Children	\$4,382.40	\$2,535.71
All dependents	\$7,223.45	\$4,179.69

Rates are pending PID approval and subject to change

Have changes been made to this year's plan?

No changes were made to the plan for the 2025–2026 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 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.