

Cairn University

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/Cairn , click the 'Help Center' link
Benefits, claims, claims payments, and Tax forms	Aetna Student Health	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-866-746-6586 Website: https://www.aetnastudenthealth.com
In-Network providers	Aetna Preferred Provider Network	Phone: 1-866-746-6586 Website: www.gallagherstudent.com/Cairn , click "Find a Doctor"
In-Network pharmacies	Aetna Pharmacy Network	Phone: 1-800-238-6279 Website: www.gallagherstudent.com/Cairn , click "Pharmacy Program"
Voluntary Dental and Vision	Ameritas Dental and Vision	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/Cairn , click "Plan Enhancements"
Gallagher Student Health Plan Enhancements	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	Coast to Coast Vision 800-252-3059 www.findbestbenefits.com/student UNI-CARE 800-252-3059 www.findbestbenefits.com/student SilverCloud https://gsh.silvercloudhealth.com/signup/

Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-800-850-4556 Collect from outside the United States: 1-603-898-9159 Website: www.oncallinternational.com
Assistance programs	24/7 Assistance Program	Phone: 1-800-556-1555
Telehealth services	Teladoc	Phone: 1-855-835-2362 Website: https://member.teladoc.com/aetna

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/Cairn.
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?

1. Go to www.gallagherstudent.com/Cairn.
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?

This plan does not offer dependent coverage.

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/Cairn.
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.

1. Go to www.gallagherstudent.com/Cairn.
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 the waiver deadline.

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

Standard (for hard waiver schools):

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. www.gallagherstudent.com/Cairn.
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 <https://www.aetnastudenthealth.com/>.

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 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 On Call International before making arrangements on your own. Otherwise, these services will not be covered.

If you have an emergency while traveling at least 100 miles from your primary residence or when traveling in a foreign country, call On Call International as soon as possible by dialing 1-866-525-1956 (within the United States) or 1-603-328-1956 (outside the United States). On Call International can provide the travel and medical assistance services.

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.