



Tiffin University

2025–2026

# 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 <a href="http://www.gallagherstudent.com/Tiffin">www.gallagherstudent.com/Tiffin</a> ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms prior to August 1, 2025	Wellfleet	2077 Roosevelt Ave  Springfield, MA 01104  Phone: 1-800-633-7867  Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
ID Cards, Claims, Claims Payment Incurred and Tax Forms on or after August 1, 2025	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources  P.O. Box 809025  Dallas, TX 75380-9025  Phone: 1-866-948-8472  Email: <a href="mailto:gkclaims@uhcsr.com">gkclaims@uhcsr.com</a>  Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a> Phone: 1-866-948-8472
In-Network Providers	UnitedHealthcare  Choice Plus PPO	Website: <a href="http://www.gallagherstudent.com/Tiffin">www.gallagherstudent.com/Tiffin</a> , click 'Find a Doctor'
In-Network Pharmacies	UHCP Pharmacy Program	Phone: 1-800-248-1062  Website: <a href="http://www.gallagherstudent.com/Tiffin">www.gallagherstudent.com/Tiffin</a> , click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 1.855.672.3232



Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  Guidance Resources Program	800.252.3059 findbestbenefits.com/student  800.252.3059 findbestbenefits.com/student  <a href="http://guidanceresources.com/members">guidanceresources.com/members</a>
Worldwide Assistance Services (Medical Evacuation and Repatriation)	UHC Global Assistance	Toll-free within the United States:  1-800-527-0218  Collect from outside of the United States:  1-410-453-6330  Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a>
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	<a href="http://www.uhcsr.com">www.uhcsr.com</a> and log into 'My Account'
Telehealth Services	HealthiestYou (Medical & Behavioral)	Phone: 1-855-870-5858  Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a>

## Getting Started

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



1. [www.gallagherstudent.com/Tiffin](http://www.gallagherstudent.com/Tiffin), or scan the QR code.
2. Under "Profile," click "Log In" and enter your student login credentials.



## How do I enroll?

1. Go to [www.gallagherstudent.com/Tiffin](http://www.gallagherstudent.com/Tiffin)
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.

## 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/Tiffin](http://www.gallagherstudent.com/Tiffin).
2. Follow the login instructions.
3. Click on the “Waive” button under “Plan Summary.”
4. You will need your health insurance information.
5. Please note that all previously approved annual waivers will be reverified in January 2026.

**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.

Per Tiffin University's policy, all student athletes must be actively enrolled in a health insurance plan that meets the minimum coverage requirements defined by Tiffin University. Government-sponsored health insurance plans such as Tricare do not serve as the primary insurance in the event of an athletic injury as required. Therefore, waivers submitted with this type of insurance will be denied.



**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 5, 2025.

1. Go to [www.gallagherstudent.com/Tiffin](http://www.gallagherstudent.com/Tiffin).
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/Tiffin](http://www.gallagherstudent.com/Tiffin).
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/Tiffin](http://www.gallagherstudent.com/Tiffin). [www.UHCSR.com](http://www.UHCSR.com).

## 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 5, 2025	January 23, 2026
Student	\$2,280	\$1,324

## Have changes been made to this year's plan?

Here are the changes made for the 2025–2026 Policy Year:

- The insurance carrier changed from Wellfleet to UnitedHealthCare Student Resources
- Dependent coverage is no longer offered

## 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 UHC Global Assistance at 1-800-527-0218 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.



## What other services are available to me through my SHIP?

### **Coast to Coast Vision™**

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

### **UNI-CARE**

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

### **Guidance Resources Program**

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, financial, free time and much more. With 24/7 access, you can get the info you need when and where you need it.

#### **How To Use:**

- Go to [guidanceresources.com/members](https://guidanceresources.com/members)
- Click on the "Register" button.
- Enter **StudentBenefits** as your ID code to create your personal username and password.

## 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](https://www.uhcsr.com) and click on 'Login to My Account'.
2. Click 'Create an Account' if you haven't created an account or 'Login' if you have one
3. Complete the registration form using your name, date of birth and student ID number.
4. 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.