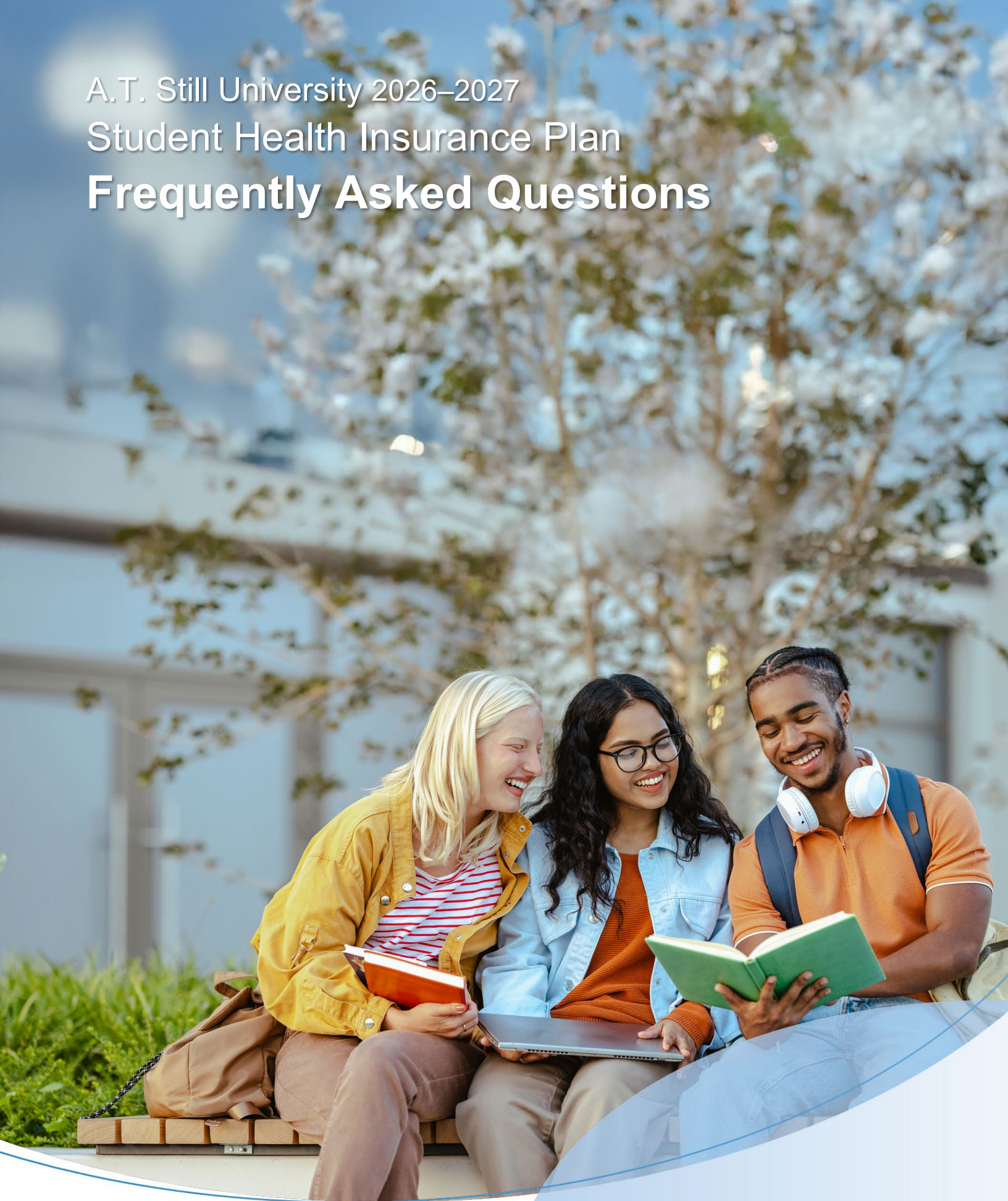


A.T. Still University 2026–2027
Student Health Insurance Plan
Frequently Asked Questions



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/ATSU ; click "Help Center" Phone: 1-844-484-0089
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Aetna Student Health	Aetna Student Health P.O. Box 981106 El Paso, TX 79998 Phone: 1-877-480-4161 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna Preferred Provider Organization (PPO)	Phone: 1-877-480-4161 Website: www.gallagherstudent.com/ATSU , click 'Find a Doctor'
Participating Pharmacies	Aetna Pharmacy Network	Phone: 1-877-480-4161 Website: www.gallagherstudent.com/ATSU , click 'Pharmacy Program'
Worldwide Assistance Services (Medical Evacuation and Repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956 Website: www.oncallinternational.com
Telehealth Services	TelaDoc	Phone: 1-800-835-2362 Website: www.teledoc.com

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/ATSU.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/ATSU.
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 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). Short-term health insurance policies, traveler's plans, or plans originating outside the United States are not ACA compliant and will not be accepted for a waiver. **If a claim is submitted before you have an approved waiver, you will remain enrolled in the plan.**

Before waiving the ATSU student health insurance, it's your responsibility to confirm that your own health insurance (Medicaid and HMO plans) may have out of service area restrictions while attending ATSU or while on clinical rotations away from your ATSU home campus or permanent residence. If you still waive, you will be solely responsible for any medical expenses which may be incurred because of waiving the ATSU Student Health Plan, and **you understand** that ATSU, Aetna Student Health, and/or Gallagher Student Health **will not be held responsible for any medical expenses.**

Mandatory Coverage

Maintaining comprehensive health insurance coverage is mandatory for all ATSU residential students. All residential students must be covered by an ACA-compliant domestic health insurance plan for the entire academic year, including summer and holidays. Students attending online programs, including those that are only partially online, are exempt from this requirement. All ATSU residential students are required to enroll in the Student Health Insurance Plan (SHIP) unless an acceptable waiver is provided by the designated deadline as posted on the ATSU Student Insurance Portal at: www.gallagherstudent.com/ATSU.

Automatic Fee Assessment

All ATSU residential students will automatically be assessed the fall 2026 premium for the student health insurance plan during fall 2026 registration. The fall 2026 premium charge will only be reversed upon receipt of an acceptable



waiver by the posted waiver deadline.

If an approved waiver is not received by the posted waiver deadline, enrollment in the SHIP will be finalized, no refund of the fall 2026 premium will be issued, and the student account will automatically be assessed the applicable spring 2027 premium.

Lapse/Loss of Coverage or Inactive Coverage

If your insurance plan is found to be inactive or out of compliance, the university reserves the right to enroll you in the SHIP from the start of the period of non-compliance (even if your termination date was in the past) through the end of the current policy year. If your insurance plan is found out of compliance, you will receive an e-mail notification from Gallagher Student Health (GSH), and you will have 14 calendar days to respond. If you have not responded within 14 calendar days, the university will proceed with enrollment in the SHIP, assess your student account for the applicable premium charges, and notify your program of your non-compliance with the university's health insurance requirements.

You must maintain continuous enrollment in health insurance. If you submit new proof of coverage, it must begin within 24 hours of the termination of your previous coverage. You are not eligible to waive if you have any gap in coverage.

All students must abide by the ATSU Student Health Insurance Policy in its entirety. Failure to abide by this policy can result in disciplinary action.

How do I waive?

- Go to www.gallagherstudent.com/ATSU.
- Follow the login instructions.
- Click on the "Waive" button under "Plan Summary."
- 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.

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 during the waiver/enrollment period.

- Go to www.gallagherstudent.com/ATSU.
- Follow the login instructions.
- Navigate to "Account Details."
- Click "Click Here to Rescind Your Waiver."
- Click "Rescind My Waiver."

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after the open enrollment period.

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

To initiate the Qualifying Life Event process:

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

Except in the case of medical withdrawal due to sickness or injury, if you withdraw from school during the first 31 days of the period for which coverage is purchased, you will not be covered under the student health insurance policy, and a full refund of premium will be made, minus the cost of any claim paid by Aetna Student Health.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/ATSU or www.aetnastudenthealth.com



How much does my student health insurance cost?

See chart below:

	Waiver/Enrollment Period	Coverage Date	Premium Amount
Continuing Residential Students	5/20/2026 to 6/30/2026	7/01/2026 to 6/30/2027	\$4,581
Incoming Students	5/20/2026 to 7/15/2026	7/13/2026 to 6/30/2027	\$4,431
Incoming CCPA	5/20/2026 to 9/30/2026	10/05/2026 to 6/30/2027	\$3,376
Incoming Ortho 2028	5/20/2026 to 6/30/2026	7/06/2026 to 6/30/2027	\$4,518
ASID-NDS	12/01/2026 to 12/31/2026	01/04/2027 to 6/30/2027	\$2,234

Please note that the student health insurance plan includes coverage for medical, dental and vision.

The following changes have been made to this year’s plan:

Plan administrator for the student health insurance plan has been changed from HSAC to Gallagher Student Health.

Increase the INN/OON Deductible from \$750/\$1,500 to \$1,000/\$2,000.

Increase the ER Copayment from \$150 to \$200.

Increase the Urgent Care Copayment from \$30 to \$50.

Increase the RX Copayments from \$20/\$40/\$60 to \$25/\$50/\$75.

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 at 1-866-525-1956 before making arrangements on your own. Otherwise, these services will not be covered.

It’s important to contact Global Travel Plus at 1-855-289-2618 before making arrangements on your own. Otherwise, these services will not be covered. One simple phone call to Global Travel Plus (GTP’s) 24/7 operations center will immediately connect you to doctors, hospitals, pharmacies and other assistance resources should you experience a medical or non-medical emergency while traveling or studying more than 100 miles from home or in a foreign country.

- GTP’s global services include:
- Medical Referrals

This document is intended as a general summary. It is not inclusive of all benefits, restrictions and exclusions in your Student Health Insurance Program. Insurance brokerage and related services to be provided by Gallagher Affinity Insurance Services, Inc. (License No. 100310679 | CA License No. 0783129).

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- Emergency Medical Evacuations and Repatriations
- Assistance with Foreign Hospital Admission
- Prescription Assistance
- Lost Luggage and Document Assistance
- Travel Information including country-specific profiles
- Toll free # is included on your GTP ID card
- More information on Travel Assistance Services is available in [My Account](#).

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.