

Bryn Mawr College

2025–2026 Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk

Table of Contents

Contacts **2**

Getting Started **3**

How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)? 3

Waiving SHIP Coverage 3

If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage? 3

Once enrolled, can I cancel? Get a refund? 3

Where can I get more information about my plan? 4

Am I still covered while traveling? When studying abroad? 4

1 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).

Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns ID Cards, Claims, Claims Payment Incurred and Tax Forms	United Healthcare Student Resources	P.O. Box 809025 Dallas, TX, 75380 Phone: 1-866-948-8472 www.uhcsr.com/brynmawr
Preferred Provider Network	United Healthcare Options PPO	www.uhcsr.com/brynmawr Phone: 1-866-948-8472
Participating Pharmacies	United Healthcare Pharmacy Network	www.uhcsr.com/brynmawr Phone: 1-855-828-7716
Worldwide Assistance Services (Medical Evacuation and Repatriation)	United Healthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHGlobal.com
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	1-877-862-1172
Telehealth Services	Healthiest You	1-855-870-5858



Student Health & Special Risk

Getting Started

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

1. Visit <https://studentcenter.uhcsr.com/>
2. Type in Bryn Mawr College and select it
3. Select to Waive coverage or Opt-in
4. Enter your Date of Birth and Student ID.

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 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.

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.uhcsr.com/brynmawr or <https://go.gallagherstudent.com/Universities/Login>

No changes made:

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 United Healthcare Global 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.