



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions





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Getting Started

Where can I learn about the student health insurance plan (SHIP)?

Visit gallagherstudent.com/carrollu.

Enrolling in My SHIP

Am I eligible for student health insurance?

All international students taking at least six credit hours (or the program equivalent, as defined by the college) are required to purchase this plan unless proof of other comparable coverage is provided. Once enrolled, you must actively attend classes for at least 31 days after coverage begins or you will become ineligible and lose your coverage.

Your dependents are also eligible for this coverage. Dependents include spouses, domestic partners, and eligible children and grandchildren. Coverage for dependents can only be continued as long as you remain an eligible student.

How do I login to enroll or waive (opt out) of SHIP?

1. Visit gallagherstudent.com/carrollu.
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 gallagherstudent.com/carrollu.
2. Login under "Profile."
3. Under "My Coverage Options", please select the 2023-2024 health insurance plan link.
4. Click on the "Enroll" button under "Plan Summary."
5. Complete and submit the form by following the instructions.
6. Enrollment confirmation email will be sent.

How do I enroll my dependents?

Standard:

1. Go to gallagherstudent.com/carrollu.
2. Login under "Profile."
3. Under "My Coverage Options", please select the 2023-2024 health insurance plan link.
4. Click on the "Enroll" button under "Plan Summary."
5. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
6. Enrollment confirmation email will be sent.
7. You will receive an email with a link to submit payment.

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.*

Am I eligible to waive?

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.

How do I waive health insurance coverage?

1. Go to gallagherstudent.com/carrollu.
2. Login under "Profile."
3. Under "My Coverage Options", please select the 2023-2024 health insurance plan link.
4. Click on the "Waive" button under "Plan Summary."
5. You will need your health insurance information.



6. Follow the instructions to complete the form.
7. 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.

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 of August 2, 2023.

1. Go to gallagherstudent.com/carrollu.
2. Login under "Profile."
3. Under "My Coverage Options", please select the 2023-2024 health insurance plan link.
4. Navigate to "Account Details."
5. Select "Click Here to Rescind Your Waiver."
6. Click "Rescind My Waiver."

Note: *Once waiver is rescinded, this action cannot be reversed. You may not edit your form after August 2, 2023.*

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 gallagherstudent.com/carrollu.
2. Login under “Profile.”
3. Under “My Coverage Options”, please select the 2023-2024 health insurance plan link.
4. Click on “Enroll-Qualifying Life Event.”
5. 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?

During the open enrollment period, if a student has initially enrolled and then determines they do not need the insurance, they may request a cancellation back to the effective date of coverage and a refund will be granted, as long as no paid claims are on file.

Terminations after the open enrollment period will be allowed to the first of the month after the student’s termination request is received.

About My Benefits

Please visit gallagherstudent.com/carrollu and scroll down to the “Plan Details” section. Here you will find Frequently Asked Questions and the International Student Plan brochure under Plan Materials.

How can I get more information about my plan including cost?

Go to wpshealth.com/waicu or visit the Plan Details section at gallagherstudent.com/carrollu where you can find the plan brochure.

Have changes been made to this year’s plan?

No changes were made to the insurance plan’s design for the 2023–2024 Policy Year.

Am I still covered if I live off campus? 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 IMG Global (1-800-628-4664) 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.

Am I still covered after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.



Contact Information

Who do I contact?

See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 gallagherstudent.com/carrollu ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	WPS Health Insurance	1717 W. Broadway, P.O. Box 8190 Madison, WI 53708-8190 1-800-332-6421 wpshealth.com/waicu
Preferred Provider Networks	In Wisconsin: WPS Statewide Network Outside of Wisconsin: First Health	wpshealth.com/waicu or gallagherstudent.com/carrollu ; click "Find a Doctor"
Participating Pharmacies	WPS Health Insurance	1717 W. Broadway, P.O. Box 8190 Madison, WI 53708-8190 1-800-332-6421 gallagherstudent.com/carrollu ; click "Pharmacy Program"
Voluntary Dental	Delta Dental of Wisconsin	wpshealth.com/waicu 1-800-332-6421
Worldwide Assistance Services (Medical Evacuation and Repatriation)	IMG Global	Toll-free within the United States: 1-800-628-4664 Worldwide Phone Number: 1-317-655-4500 Email: customercare@imglobal.com
Additional Student Assistance Programs	WPS Wellness	Wellness WPS (wpshealth.com)
Telehealth Services	Teladoc	1-800-835-2362 teladochealth.com