Louisiana State University – Baton Rouge

2024–2025 Student Health Insurance Plan

For Graduate Assistants and Fellows

Frequently Asked Questions

Gallagher | Student Health & Special Risk

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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 Website: www.gallagherstudent.com/lsu-batonrouge, click 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/lsu-batonrouge, click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/lsu-batonrouge, click 'Pharmacy Program'
Voluntary Dental and Vision	Humana	Phone: 1-800-233-4013
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 findbestbenefits.com/student 800-252-3059 findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com
Telehealth services	Healthiest You	Phone: 1-855-870-5858 Website: www.telehealth4students.com

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Getting Started

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

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Under “Profile,” enter your school email address and click "Log In".

First-time users*: You will need to complete the registration form by clicking on “Sign Up.” Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

***NOTE:** If you are enrolled prior to your initial login, an account will be created and you will receive email notification with instructions on how to reset your password.

Enrolling in My SHIP

Am I eligible for student health insurance?

All full-time Graduate Assistants and Fellows (20-hour appointment) will be automatically enrolled in the plan on a hard waiver basis unless proof of coverage meeting all University requirements is submitted and approved prior to the deadline. Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period.

How do I enroll?

If you are needing to enroll in SHIP, no action is needed as you will be automatically enrolled through the Bursar’s office. To view your coverage details:

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the login Instructions.
3. View “Account Details,” found on the lower left side of landing page.

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How do I enroll my dependents? (Remove if there isn't dependent coverage)

You must be enrolled before you can enroll your dependents.

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the login Instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to:
    a. Enter your "dependent spouse/partner" and/or "dependent children."
    b. Upload supporting documentation.*
    c. Enroll your dependents
5. You will be prompted to submit payment.
6. Once your dependents have been approved, you will receive an enrollment confirmation email.

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.*

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/lsu-batonrouge.
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.

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6. **NOTE: International students must upload proof of medical evacuation and repatriation coverage.**
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.*

If you have successfully waived but decide to enroll you can cancel the waiver form after it's been submitted by following the directions below.

Prior to the waiver/enrollment deadline of September 13, 2024.

1. Go to www.gallagherstudent.com/lsu-batonrouge.
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 waiver is rescinded, this action cannot be reversed. You may not edit your form after September 13, 2024.

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 occur:

- 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

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To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/lsu-batonrouge.
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/lsu-batonrouge or Louisiana State University | UnitedHealthcare Student Resources (uhcsr.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 UnitedHealthcare Global Toll-free at 1-800-527-0218 within the United States: and collect at 1-410-453-6330 from outside of the United States before making arrangements on your own. Otherwise, these services will not be covered.

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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 are 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 annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester. You may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/lsu-batonrouge.

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.

SilverCloud Behavioral Health
SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit https://gsh.silvercloudhealth.com/signup/.

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What other insurance products are available to students?

The following services are also available to students:

Dental and Vision Insurance Plans are available to all students to purchase on a voluntary basis at an additional cost. The dental and/or vision plan is available through Humana. Students and their eligible dependents can enroll in these plans on a voluntary basis. The premium rates are as follows:

VISION	MONTHLY PREMIUM	ANNUAL 8/1/2024-7/31/2025
Student	$6.24	$74.88
Student + 1 (Spouse or Child)	$12.48	$149.76
Student + Family	$16.73	$200.76
DENTAL	**MONTHLY PREMIUM**	**ANNUAL 8/1/2024-7/31/2025**
Student	$36.34	$436.08
Student + 1 (Spouse or Child)	$78.16	$937.92
Student + Family	$117.77	$1,413.24

NOTE: Students newly eligible for coverage starting in the Spring semester may enroll between 12/1/2024 and 1/31/2025 for 1/1/2025 coverage effective date. Please contact your local Member Advocate at (225) 906-1280 with any questions concerning your new benefits.

To Enroll:

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the log in instructions.
3. Click on "Enroll" under the desired 'Plan Summary', e.g. 2024-2025 LSU Baton Rouge Voluntary Dental Insurance or 2024-2025 LSU Baton Rouge Voluntary Vision Insurance.
4. Complete the enrollment form and submit payment.
5. You will be sent a confirmation email along with the receipt of payment.

Personal property and Renters Insurance are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to www.gallagherstudent.com/property to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.

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