

Louisiana State University – Baton Rouge
2026–2027 Student Health Insurance
Plan for International Students
Frequently Asked Questions



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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/lsu-batonrouge ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com Phone: 1-866-948-8472
In-Network Providers	UnitedHealthcare Choice Plus PPO	Website: www.gallagherstudent.com/lsu-batonrouge , click 'Find a Doctor'
In-Network Pharmacies	UHC Pharmacy Program	Phone: 1-800-248-1062 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Pharmacy Program'
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 guidanceresources.com/members
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: assistance@UHCGlobal.com
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	www.uhcsr.com and log into 'My Account'
Telehealth Services	HealthiestYou (Medical & Behavioral)	Phone: 1-855-870-5858 Website: www.telehealth4students.com

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".

You can also scan the QR code below to access the website portal:



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 registered non-immigrant international students with F-1 or J-1 visa status enrolled in any amount of credit hours will be automatically enrolled in the plan on a hard waiver basis unless proof of coverage meeting all University requirements for F visa status holders and University and U.S. Department of State requirements for J visa status holders is furnished. 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. Home-study, correspondence and online courses do not fulfill this requirement.

How do I enroll?

If you need to enroll in SHIP, no action is needed as you will be automatically enrolled through the Bursar's office.

Once you are enrolled, 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.

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.**

Coverage Period	Coverage Dates	Open enrollment Period
Annual	08/14/2026 – 08/13/2027	7/8/2026 – 9/11/2026
Fall	08/14/2026 – 01/05/2027	7/8/2026 – 9/11/2026
Spring/Summer	01/06/2027 – 08/13/2027	11/11/2026 – 1/29/2027

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.
6. 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 11, 2026.

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 11, 2026.

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 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 \(uhcsr.com\)](http://Louisiana State University | UnitedHealthcare Student Resources (uhcsr.com)).

You can also scan the QR code below to access the website portal:



Have changes been made to this year's plan?

Below are the changes for the 2026–2027 Policy Year.

- Increase out-of-pocket-maximum from \$8,500 to \$10,600
- Increase CT scan from \$0 copay to \$100
- Increase in specialty drug coinsurance from 0% to 20%

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.

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. The link to the Continuation Form – Graduate Assistants and International Students can be found under **Resources**.

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 and click on 'Login to My Account' (top right-hand corner).
2. Click 'Register now' if you haven't created an account or 'Sign in' if you have one.
3. Complete the registration form using your name, date of birth and **student ID number** (you must select **Student ID**).
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.

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 www.findbestbenefits.com/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 www.findbestbenefits.com/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, finance, free time and much more. With 24/7 access, you can get the info you need when and where you need it by visiting guidanceresources.com/members.