

Loyola Law School

Loyola Marymount University

2026–2027

Student Health Insurance Plan

Frequently Asked Questions



Gallagher

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 Website: https://www.gallagherstudent.com/LMU
ID cards, benefits, claims, claims payments incurred & Tax forms on or after	Aetna Life Insurance Company	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 877-480-4161 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna EPO Network	Phone: 1-866-618-0028 Website: https://www.gallagherstudent.com/LMU click "Find a Doctor"
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: https://www.gallagherstudent.com/LMU click "Pharmacy Program"
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	Website: https://www.gallagherstudent.com/LMU click "Plan Discounts"
Voluntary Dental	Delta Dental	https://www1.deltadentalins.com 844-883-4288
Voluntary Vision	VSP	www.lmustudents.vspforme.com 800-400-4569
Worldwide assistance services (medical evacuation and repatriation)	On Call Travel Assistance	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956



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Getting Started

Where can I learn about the student health insurance plan?

Visit <https://www.gallagherstudent.com/LMU> or use the QR Code below.



Enrolling in the Student Health Insurance Plan

How do I login to enroll or waive (opt out) of the student health insurance plan?

If you are a Westchester Campus student with 7 billable units or more, an international student with 1 unit or more you are already enrolled and no action is needed. To review enrollment, please follow the steps below:

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login Instructions.
3. View “Account Details” found on the lower left side of landing page.

If you are a Westchester Campus student with 6 billable units or less and you would like to enroll into the student health insurance plan on a voluntary basis, please follow the steps below:

Students who are eligible to enroll on a voluntary basis:

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login Instructions.
3. Under “Plan Summary”, click on the green “ENROLL” button.
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent to the student

Am I eligible for student health insurance?

All students registered for 1 or more credit hours (**Law School**), are eligible for the insurance. 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 review my enrollment?

Law School students with 1 or more credits are already enrolled and no action is needed.
To review enrollment:

1. Go to <https://www.gallagherstudent.com/LMU> or use the QR Code above.
2. Follow the login Instructions.
3. View "Account Details" found on the lower left side of landing page.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

Am I eligible to waive?

To be eligible to waive the student health insurance plan, 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.**

How do I waive health insurance coverage?

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login Instructions.
3. Click "Waive".
4. You will need your health insurance information.
5. Follow the instructions to complete the form.

A reference number will be emailed upon submission, however final determination may take 24-48 hours.

Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before the **August 31, 2026** waiver deadline.

1. Go to <https://www.gallagherstudent.com/LMU>
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 cancelled, this action cannot be reversed. **You may not edit your form after August 31, 2026.**



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If I waive, but then lose my coverage, can I enroll in the student health insurance plan?

If you waive the student health insurance plan and then lose coverage, you are able to enroll in the plan that you waived. Losing coverage is categorized as a Qualifying Life Event (QLE). Other QLE's are:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

To initiate the Qualifying Life Event process:

1. Go to <https://www.gallagherstudent.com/LMU> or use the QR Code above.
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: Do read the form carefully as it contains very specific information on the Qualifying Life Event process.

If your enrollment in the student health insurance plan 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?

You can request to terminate the remainder of your coverage (and receive a pro-rated premium refund) under the following circumstances:

1. You have graduated from the school.
2. You have permanently withdrawn from the school.
3. You have entered the armed forces.
4. You have been approved for a leave of absence from the school.

To Request Termination of Coverage:

Visit <https://www.gallagherstudent.com/LMU> or scan the QR code above.

1. In the "Account Detail" tile under "Plan Summary," click the "Termination of Coverage" link.
2. Complete the termination form and select the appropriate termination reason from the list.
3. Submit the form.

If your request is approved, your coverage will terminate at the end of the month during which your request was received. Also, the prorated premium refund will be credited to your student account at the end of month.



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How can I get more information about my plan?

Go to <https://www.gallagherstudent.com/LMU> or use the QR Code above.

Have changes been made to this year's plan?

There are no benefit changes to the 2026/2027 plan.

Am I still covered if I live off campus? While traveling? When studying abroad?

Yes, your plan covers you wherever you are. As long as you are enrolled in the student health insurance plan 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 for emergency medical evacuation or repatriation of remains. It's important to contact **On Call International** before making arrangements on your own. Otherwise, these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your student health insurance plan 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 need 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 are 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 student health insurance plan until the end of the policy period for which you are enrolled in the student health insurance plan 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 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.



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How do I enroll in Voluntary Dental or Vision Coverage?

- Voluntary Dental Insurance through Delta Dental and Voluntary Vision Insurance through VSP are standalone insurance products that are available to all LMU students if interested in electing coverage. Students needing more comprehensive coverage for dental and vision services can enroll into these programs through the Gallagher portal <https://www.gallagherstudent.com/LMU>
 - ***If enrolling please note that you must purchase through the vendor to enroll in coverage.***

I enrolled in the voluntary dental product offered by Delta Dental. How do I obtain an ID Card?

You do not need to carry or provide a Delta Dental ID card when visiting a dentist. You can simply provide your name, student ID number and date of birth to the office staff and advise that they are a Delta Dental member.

Please login and register on the Delta Dental website to obtain a virtual ID card. The website is www.deltadentalins.com

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2026, 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.