

Loyola Marymount University

(Westchester Campus)

2026–2027

Student Health Insurance Plan

# Frequently Asked Questions



Student Health &  
Special Risk



# Table of Contents

- Where can I learn about the student health insurance plan?* ..... 3
- Enrolling in the Student Health Insurance Plan** ..... **3**
- Am I eligible for student health insurance?* ..... 3
- How do I login to enroll or waive (opt out) of the student health insurance plan?* ..... 3
- Am I eligible to waive?* ..... 4
- Can I cancel my waiver form after I've submitted it?* ..... 4
- If I waive, but then lose my coverage, can I enroll in the student health insurance plan?* ..... 4
- How can I get more information about my plan?* ..... 6
- Have changes been made to this year's plan?* ..... 6
- Am I still covered if I live off campus? While traveling? When studying abroad?* ..... 6
- Am I still covered after I graduate?* ..... 6
- I enrolled in the voluntary dental product offered by Delta Dental. How do I obtain an ID Card?* ..... 7
- How do I obtain a tax form?* ..... 7



## 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: 1. <a href="https://www.gallagherstudent.com/LMU">https://www.gallagherstudent.com/LMU</a>
ID cards, benefits, claims, claims payments incurred & Tax forms	Aetna Life Insurance Company	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 877-480-4161 Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
Preferred Provider Network	Aetna EPO Network	Phone: 1-866-618-0028 Website: <a href="https://www.gallagherstudent.com/LMU">https://www.gallagherstudent.com/LMU</a> click "Find a Doctor"
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: <a href="https://www.gallagherstudent.com/LMU">https://www.gallagherstudent.com/LMU</a> click "Pharmacy Program"
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	Website: <a href="https://www.gallagherstudent.com/LMU">https://www.gallagherstudent.com/LMU</a> click "Plan Discounts"
Voluntary Dental	Delta Dental	<a href="https://www1.deltadentalins.com">https://www1.deltadentalins.com</a> 844-883-4288
Voluntary Vision	VSP	<a href="http://www.lmustudents.vspforme.com">www.lmustudents.vspforme.com</a> 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



Student Health & Special Risk

## 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

### Am I eligible for student health insurance?

- All students (undergraduate and graduate) enrolled in 7 or more billable units and attending classes for at least the first 31 days after coverage becomes effective are required to have insurance.
- International students enrolled in 1 or more units are also required to have insurance.
- Students with 6 or fewer billable units can voluntarily enroll in the 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.



## How do I enroll my dependents?

This plan does not offer coverage for your dependents.

## Am I eligible to waive?

To waive, you must have a health insurance plan that meets the university's waiver requirements, including:

- ACA compliance.
- Access to providers near campus.
- Coverage for services beyond urgent and emergency care.  
Out-of-state HMO or Medicaid plans may not meet these requirements.
- Coverage must be effective for the length of the coverage period.

**NOTE: 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> or use the QR Code above.
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.

**NOTE: You will need to submit a waiver for both the Fall and Spring coverage period.**

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

Yes, but only if it's before the **September 25, 2026** fall waiver deadline. The spring deadline is **February 5, 2027**.

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: The waiver must be rescinded before September 25, 2026. If you have rescinded your waiver and are trying to undo the action you must call the GSH Customer Service Team for assistance at 833-882-3594.**

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

Yes, losing coverage is considered a Qualifying Life Event (QLE). Other QLEs include:

- Reaching the age limit of another health insurance plan.



- Loss of coverage due to marriage or divorce.
- Involuntary loss of coverage.

To initiate the Qualifying Life Event process:

1. Go to <https://www.gallagherstudent.com/LMU>.
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:

1. Visit <https://www.gallagherstudent.com/LMU> or scan the QR code above.
2. In the "Account Detail" tile under "Plan Summary," click the "**Termination of Coverage**" link.
3. Complete the termination form and select the appropriate termination reason from the list.
4. 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.***



## 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. If 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.

## 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.



Student Health &  
Special Risk



## **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](http://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.