

Loyola Marymount University

(Westchester Campus)

2026–2027

Student Health Insurance Plan

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 Website: 1. https://www.gallagherstudent.com/LMU
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: 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 888-335-8227
Voluntary Vision	VSP	www.lmstudents.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

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.

Waiving SHIP Coverage

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets the requirements set forth in CA AB 594.

AB 594 requires institutions of higher education to grant a waiver from student health insurance coverage when a student demonstrates they have other qualifying health coverage.

A waiver may only be approved during enrollment if the student has **Minimum Essential Coverage (MEC)** that meets the requirements of the **Minimum Essential Coverage Individual Mandate (Section 100705)**.

Schools and insurers are prohibited from charging any fee or premium to a student when such a waiver is granted.

1. Go to <https://www.gallagherstudent.com/LMU>
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.

***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.*

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?

A student may only request termination of coverage during the policy year for the following reasons:

- The student **graduates**,
- Takes an approved **leave of absence**, or
- Is **no longer enrolled** at the institution. When a qualifying termination occurs:
 - The student is responsible for premiums **only through the termination date**
 - If premium was paid in full for the term, the student must receive a **pro rata refund** for any period they are not covered
 - **Claims experience cannot be considered** when determining the refund amount

The Named Insured must request termination from the Policyholder at least 30 days before the effective date of the termination. The Policyholder shall terminate coverage during the same calendar month as the request, if feasible, but no later than the last day of the calendar month in which the 30-day period ends. The Named Insured is only responsible for premium through the date of termination. If the Named Insured has paid premium for the full Policy Year, they will receive a pro-rata refund for any time they are not enrolled under the plan.

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.



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.