

Loyola Marymount University

(Westchester Campus)

2025–2026

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 on or after 08/01/2022	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	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>

Enrolling in the Student Health Insurance Plan

Am I eligible for student health insurance?

All students (undergraduate and graduate) enrolled at the university in 7 or more billable units and who attend classes for at least the first 31 days after the date when coverage becomes effective, are required to have insurance. All International students enrolled in 1 unit or more are required to have insurance. All full-time students registered for 7 billable units or more and all international students registered for 1 billable unit or more will be automatically enrolled into the student health insurance program. Students with 6 billable units or less will be eligible to enroll into the student health insurance plan on a voluntary or elective basis.

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 student.

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.

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 26, 2025** fall waiver deadline. The spring deadline is **February 6, 2026**.

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: *Note: The waiver must be rescinded before the September 26, 2025. 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](tel:833-882-3594).*

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>.
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?

Once you are enrolled in the student health insurance plan, you will remain enrolled for that coverage period. If you miss the fall waiver period, you may submit a request to waive or terminate spring coverage. If we approve your request, a credit for the spring semester premium will be applied to your student account **or** you will not be charged the spring premium.

How can I get more information about my plan?

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

Have changes been made to this year's plan?

There are no benefit changes to the 2025/2026 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 2024, 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.