

Saint Francis University

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



Student Health &  
Special Risk



## Table of Contents

<b>Contacts</b> .....	<b>2</b>
<b>Getting Started</b> .....	<b>2</b>
<i>How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?</i> .....	2
<i>How do I enroll?</i> .....	2
<i>How do I enroll my dependents?</i> .....	3
<i>Waiving SHIP Coverage</i> .....	3
<i>If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?</i> .....	4
<i>Once enrolled, can I cancel? Get a refund?</i> .....	5
<i>Where can I get more information about my plan?</i> .....	5
<i>Have changes been made to this year's plan?</i> .....	5
<i>Am I still covered while traveling when studying abroad?</i> .....	5



Student Health &  
Special Risk



## Contacts

Answer Needed	Who To Contact	Contact Information
Waivers, Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 gallagherstudent.com/francis click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	UPMC Health Plan	UPMC Health Plan  U.S. Steel Tower, 4th Floor Pittsburgh, PA 15219  1-888-499-6922

## Getting Started

### How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?

1. Visit [gallagherstudent.com/francis](https://gallagherstudent.com/francis)
2. Under "Profile," click "Log In" and enter your student login credentials.

### How do I enroll?

1. Go to [gallagherstudent.com/francis](https://gallagherstudent.com/francis)
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

International students are mandatory and will be automatically enrolled into the Saint Francis University SHIP.



Student Health & Special Risk



## How do I enroll my dependents?

1. Go to [gallagherstudent.com/francis](http://gallagherstudent.com/francis)
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to enter and enroll your “dependent spouse/partner” and/or “dependent children.”
5. Enrollment confirmation will be sent.

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.** Please note that international students are mandatory and are not eligible to waive. If you are an international student, you will be automatically enrolled in the Saint Francis University SHIP.

1. Go to [gallagherstudent.com/francis](http://gallagherstudent.com/francis)
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.*

If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below.



Student Health &  
Special Risk



This must be completed prior to the waiver/enrollment deadline.

1. Go to [gallagherstudent.com/francis](http://gallagherstudent.com/francis)
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 your waiver is rescinded, this action cannot be reversed.*

### **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 [gallagherstudent.com/francis](http://gallagherstudent.com/francis)
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.**



Student Health &  
Special Risk



## 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 [gallagherstudent.com/francis](http://gallagherstudent.com/francis).

## Have changes been made to this year's plan?

No changes were made to the plan for the 2024–2025 Policy Year.

## Am I still covered while traveling when studying abroad?

Yes, your plan covers you wherever you are. As long as you are enrolled in SHIP and paid the premium, you'll 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.