

University of Miami | 2026–2027
Student Health Insurance Plan
Frequently Asked Questions

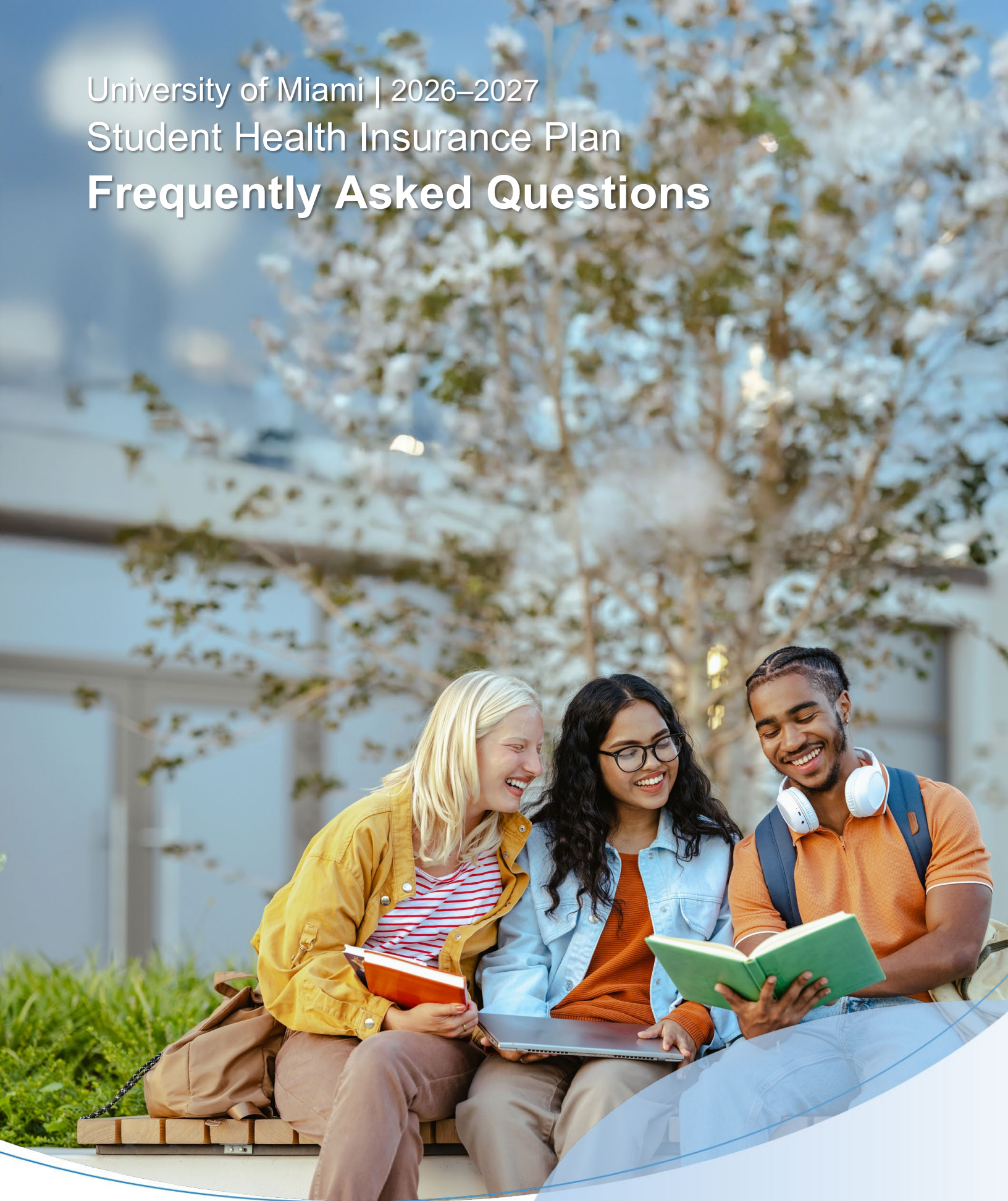




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Contacts

Answer Needed	Who To Contact	Contact Information
How to submit a waiver, waiver status, rescinding a waiver	Gallagher Student Health	www.gallagherstudent.com/miami 877-349-9004
Enrollment, Coverage or Service Concerns	UnitedHealthcare StudentResources	P.O. Box 809025 Richardson, TX 75380 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
ID Cards, Claims, Claims Payment Incurred and Tax Forms Prior	UnitedHealthcare StudentResources	P.O. Box 809025 Richardson, TX 75380 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare StudentResources	Website: www.uhcsr.com Enter School Name and select "Find Providers"
Participating pharmacies	UnitedHealthcare StudentResources	Website: www.uhcsr.com Enter School Name and select "Find Pharmacy"
Worldwide assistance services (medical evacuation and repatriation)	UHC Global Assistance	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com



Waiving SHIP Coverage

To be eligible to waive your SHIP you must be currently enrolled in a health insurance plan that meets the university's requirements.

What should I know before waiving?

Before waiving coverage, review your current policy and then consider these questions:

- Is your plan fully-compliant with the ACA? This means services should include, but aren't limited to:
 - Preventive and non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work and diagnostic x-rays
 - Physical therapy and chiropractic care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
- Does your plan's provider network have doctors and hospitals near campus?
- If you plan to travel elsewhere during the year, does your coverage also extend to these areas?
- Is the annual cost of your SHIP less expensive than the deductible of your private plan? The cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.

If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

What is comparable coverage?

Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which includes being fully compliant with all provisions of the Affordable Care Act (ACA).

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (including plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid, HMO or EPO plans
- Plans from insurance companies not located within the United States
- Prescription discount plans



Getting Started

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

1. Visit www.gallagherstudent.com/miami
2. Under "Profile," enter your student email address and click "Log In."

First-time users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the "Forgot your password?" option on the login page.)

How do I waive?

- Go to www.gallagherstudent.com/miami
- Follow the login instructions.
- Click on the "Waive" button under "Plan Summary."
- 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.

This must be completed prior to the waiver/enrollment deadline of July 15, 2026.

- Go to www.gallagherstudent.com/miami
- Follow the login instructions.
- Navigate to "Account Details."
- Click "Click Here to Rescind Your Waiver."
- Click "Rescind My Waiver."

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after July 15, 2026.