

A photograph of three diverse students sitting on a wooden bench outdoors. On the left, a blonde woman in a yellow jacket holds a red book. In the middle, a woman with dark hair and glasses in a light blue jacket holds a laptop. On the right, a man in an orange shirt with headphones around his neck holds a green book. They are all smiling and looking at the materials. The background shows a building and trees with white blossoms under a blue sky.

University of Redlands

2026–2027 Student Health Insurance Plan Frequently Asked Questions

Table of Contents

Contacts..... 2

Getting Started..... 3

 How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)? 3

 How do I enroll? 3

 How do I enroll my dependents? 3

Waiving SHIP Coverage 3

 How do I waive?..... 3

 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. 4

 If I waive, but then lose my coverage, can I enroll in the SHIP? 4

 Once enrolled, can I cancel? Get a refund? 5

 Where can I get more information about my plan? 5

 Have changes been made to this year's plan? 5

 Am I still covered while traveling?..... 5

Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/Redlands ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Wellfleet Student	PO Box 15369 Springfield, Massachusetts 01115-5369 (877) 657-5030, TTY 711 www.wellfleetstudent.com
Preferred Provider Network	Cigna OAP Network	www.gallagherstudent.com/Redlands ; click "Find a Doctor"
Participating Pharmacies	Wellfleet RX/Express Scripts	(877) 640-7940 www.gallagherstudent.com/Redlands ; click "Pharmacy Program" www.wellfleetrx.com/students http://wellfleetrx.com/students/formularies/
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 1(855) 672-3232
Vision	XP Health	www.xphealth.co/redlands (888) 974-3020 concierge@xphealth.co M-F 6am - 7pm PT
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) Guidance Resources	(800) 252-3059 www.findbestbenefits.com/student (800) 252-3059 www.findbestbenefits.com/student Guidance Resources Website: guidanceresources.com/members
Worldwide Assistance Services (Medical Evacuation and Repatriation)	TravelGuard	Toll-free within the United States and Canada: (877) 305-1966 All other Locations: (715) 295-9311
Additional Student Assistance Programs	24/7 Nurseline Care Connect – Mental Health	Nurseline - (800) 634-7629 Care Connect - (888) 857-5462 https://careconnect.mysupportportal.com/welcome
Telehealth Services	Teledoc	Register at https://www.teladoc.com/wellfleetstudent/ • In addition, your plan includes virtual physical

therapy and other musculoskeletal services from
Hinge Health • Register at
<https://hinge.health/wellfleet>

Getting Started

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

1. Visit www.gallagherstudent.com/Redlands
2. Under “Profile,” click “Log In” and enter your student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/Redlands.
2. Login under “Profile.”
3. Click on the “Enroll” button under “Plan Summary.”
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

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.

How do I waive?

- Go to www.gallagherstudent.com/Redlands.
- 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 September 15, 2026.

- Go to www.gallagherstudent.com/Redlands.
- 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 **September 15, 2026**.

If I waive, but then lose my coverage, can I enroll in the SHIP?

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.

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/Redlands.
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.

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 www.gallagherstudent.com/Redlands.
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.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/redlands. [Wellfleet Student](#)

Have changes been made to this year's plan?

No changes were made to the plan for the 2026–2027 Policy Year.

Am I still covered while traveling?

Yes, your plan covers you wherever you are. If you are enrolled in SHIP 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 emergency medical evacuation or repatriation of remains. It's important to contact Travel Guard at (877) 305-1966 before making arrangements on your own. Otherwise, these services will not be covered.

Other information about seeking medical care when traveling:

- 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 traveling, 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.