

University of Richmond

2026–2027

Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk



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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/Richmond or call (833) 882-3587
Benefits, claims, claims payments, and Tax forms	United Healthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com/
In-Network providers	United HealthCare Choice Plus PPO	Phone: 1-866-948-8472 www.gallagherstudent.com/Richmond Website: click "Find a Doctor"
In-Network pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/Richmond click "Pharmacy Program"
Voluntary Dental and Vision	Ameritas Dental and Vision	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/Richmond click "Additional Products Available"
Worldwide assistance services (medical evacuation and repatriation)	United Global Travel Plus	Toll-free within the United States: 1-855-289-2618 Collect from outside of the United States: 1-609-986-1212 Email: medservices@globaltravelplus.com
Assistance programs	24/7 Student Assist	Phone: 1-877-862-1172
Telehealth services	Healthiest You 24/7 Doctor Access and Virtual Counselor Access	Phone:l:1-877-862-1172 Website: http://www.telehealth4students.com/



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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/richmond
2. Under “Profile,” click “Log In” and enter your student login credentials.

How do I enroll?

1. Go to www.gallagherstudent.com/richmond
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?

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

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.**

1. Go to www.gallagherstudent.com/richmond .
2. Follow the login instructions.
3. Click on the “WAIVE” button under “Plan Summary.”



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4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

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.

Is the waiver submission verified by the company?

The University of Richmond requires students to have valid and active health insurance. Namely, a student has to be 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 here in Richmond Virginia, 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.**

If my waiver is denied, what is the step to appeal the decision?

1. Go to www.gallagherstudent.com/richmond
2. Follow the login instructions.
3. Navigate to “Account Details.”
4. Click “Click Here to update Your Waiver.”
5. Upload supporting documents and resubmit your waiver.

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.

6. Go to www.gallagherstudent.com/richmond
7. Follow the login instructions.
8. Navigate to “Account Details.”
9. Click “Click Here to Rescind Your Waiver.”
10. Click “Rescind My Waiver.”

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



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

Standard (for hard waiver schools):

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/richmond.
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.

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.

If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage does not meet your school’s waiver requirements, you will not be allowed to terminate coverage. 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 <https://www.uhcsr.com/> and select University of Richmond to view policy brochures, certificates and links to United’s provider network and pharmacy program.



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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.

When studying abroad?

Yes, your plan covers you wherever you are. If you are enrolled in SHIP and paid the premium, you'll be covered. The University also provides supplemental coverage for study abroad that covers services while away from your home country. It helps supplement the student's primary health insurance through their family or through the University's SHIP.

It's important to contact Global Travel Plus at 1-855-289-2618 before making arrangements on your own. Otherwise, these services will not be covered. One simple phone call to Global Travel Plus (GTP's) 24/7 operations center will immediately connect you to doctors, hospitals, pharmacies and other assistance resources should you experience a medical or non-medical emergency while traveling or studying more than 100 miles from home or in a foreign country.

- GTP's global services include:
- Medical Referrals
- Emergency Medical Evacuations and Repatriations
- Assistance with Foreign Hospital Admission
- Prescription Assistance
- Lost Luggage and Document Assistance
- Travel Information including country-specific profiles
- Toll free # is included on your GTP ID card
- More information on Travel Assistance Services is available in [My Account](#).

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.



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- 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.