

Louisiana State University – Baton Rouge
2024–2025 Student Health Insurance Plan
For Domestic Students

Frequently Asked Questions



Student Health &
Special Risk

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Contact Information

Who do I contact?

See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road, Quincy, MA 02171 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms on or after 09/09/2023	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Find a Doctor'
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Pharmacy Program'
Voluntary Dental and Vision	Humana	Phone: 1-800-233-4013
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road, Quincy, MA 02171 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Help Center' link
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)	800-252-3059 findbestbenefits.com/student
	UNI-CARE (Dental Savings)	800-252-3059 findbestbenefits.com/student
	SilverCloud (Behavioral Health)	https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare Global	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
Telehealth services	Healthiest You	Phone: 1-855-870-5858 Website: www.telehealth4students.com

Getting Started

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

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Under "Profile," enter your school email address and click "Log In".

First-time users*: You will need to complete the registration form by clicking on "Sign Up." Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

***NOTE:** If you are enrolled prior to your initial login, an account will be created and you will receive email notification with instructions on how to reset your password.

Enrolling in My SHIP

Am I eligible for student health insurance?

All Domestic undergraduate and graduate students registered for resident study and taking classes at LSU Baton Rouge are eligible to enroll in this insurance plan on a voluntary basis. Covered students may also enroll their eligible Dependents. Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

How do I enroll?

You have two options in enrolling in the student health insurance plan: (1) you may follow the instructions below and self-enroll (you will pay direct); or (2) you can enroll through the Bursar's office and the premium will be added to your student account. **It is important that you select one of the two options. For example, do not start enrolling online and then ask to be enrolled through the Bursar's office; as this will delay your enrollment.**

1. Go to www.gallagherstudent.com/lsu-batonrouge.
2. Follow the login Instructions.
3. Under 'Plan Summary', click on "Enroll".
4. Follow the instructions to complete the form.
5. You will be prompted to submit payment.
6. Enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/lsu-batonrouge.
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. You will be prompted to submit payment.
6. Enrollment notification email 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.*

Can I enroll my dependents outside of the open enrollment period?

No, this is a voluntary program so you must enroll in coverage before the enrollment deadlines listed in the rate table. A Petition to Add Form cannot be submitted for domestic students.

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.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/lsu-batonrouge or [Louisiana State University | UnitedHealthcare Student Resources \(uhcsr.com\)](http://Louisiana State University | UnitedHealthcare Student Resources (uhcsr.com)).

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. 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 UnitedHealthcare Global Toll-free at 1-800-527-0218 within the United States; and collect at 1-410-453-6330 from outside of the United States before making arrangements on your own. Otherwise, these services will not 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.

Am I still covered after I graduate?

You are covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. However, if you graduate at the end of the fall semester, your coverage will end at the end of that semester. You may be able to purchase a continuation plan. To learn more, go to www.gallagherstudent.com/lsu-batonrouge.

What other services are available to me through my SHIP?

Coast to Coast Vision™

This is a discount program— not insurance— that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

UNI-CARE

This is a discount program— not insurance— that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>.