

Davenport University

2025–2026

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 service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/davenport-int click the 'Help Center' link
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877- 657-5030, Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna Preferred Provider Network	Phone: 1-877-657-5030 www.gallagherstudent.com/davenport-int , click on 'Find a Doctor'
Participating pharmacies	Wellfleet Rx	Phone: 1-877-657-5030 www.gallagherstudent.com/davenport-int click "Pharmacy Program"
Voluntary Dental & Vision	Ameritas Dental and Vision	Phone: 1-855-672-3232 www.gallagherstudent.com/davenport-int click "Dental and Vision Enrollment"
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 findbestbenefits.com/student 800-252-3059 findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	TravelGuard	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Telehealth services	CareConnect	Phone: 1-888- 857-5462

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/davenport-int
2. Under "Profile," enter your student email address and click "Log In."

First-time users: You will need to "Create an Account". Please create an account using your university email address. Upon creating an account, you will be brought into your Student Portal. **All students need to sign up for an account with your Davenport University email. Your old username and password would not work on this new website.**

Already Registered: If you have already created an account, enter your email and password to log into the student portal.

Am I eligible for student health insurance?

Davenport University requires that all international students obtain and maintain health insurance coverage while enrolled at the University. All international students will be automatically enrolled in the Student Health Insurance Plan (SHIP), unless an approved waiver is submitted prior to the deadline.

How do I enroll?

1. Go to www.gallagherstudent.com/davenport.
2. Once logged into your account, select **Need to Enroll in Coverage**, then select **Start Here**.
3. Select the desired term for coverage.
4. Read and acknowledge the enrollment disclaimer by checking the box (**Yes, I agree to the above information**). Then select **Continue**.
5. Review your personal details and then select **Save & Continue**.
6. Next you will have an option to voluntarily purchase additional insurance coverage (dental, vision, tuition, and property insurance) on a direct-pay basis. You can select **Continue** or **Skip**.
7. An 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 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.**

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/davenport-int
2. Follow the login Instructions.
3. Select Visit **Student Portal** at the bottom of the page.
4. Log into your account. Select **Submit Waiver Here** under **Already have insurance?**
5. Select the term for which you want to waive the student health insurance.
6. Read and acknowledge the **Important Enrollment Information** by selecting **Yes, I agree to the above information**. Then select **Continue to Next Step**.
7. The **About You** page will populate. Verify the information is correct, make any changes needed, and/or complete any required fields that are missing information. Then select **Save & Continue**.
8. Type in your current insurance provider's information.
9. Read **Requirement Acknowledgement** and check box (**Yes, my plan meets the above requirements**).
10. Enter **Insured Details**, then select **Save & Continue**.
11. A **One final review** page will appear. Review for accuracy.
12. Read the **Waiver Terms and Conditions** and select checkbox to acknowledge agreement. Then select **Finish** to submit the waiver.
13. An email will be sent upon submission; however, final determination may take 24–48 hours.

Note: *Your insurance information is required to complete the waiver form. You will receive an email notification if additional documents are needed.*

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

Send an email to Gallagher Student Health Enrollment: Quincy.BSD.enrollmentteam@AJG.com

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.

To terminate coverage:

- Send an email to Gallagher Student Health Enrollment: Quincy.BSD.enrollmentteam@AJG.com or call Customer Service at **(888) 272-4951**

Where can I get more information about my plan?

Go to www.gallagherstudent.com/davenport-int or www.wellfleetinsurance.com

How much does my student health insurance cost?

See chart below:

	Annual (08/01/2025-07/31/2026)	Winter & Spring/Summer (01/01/2026-07/31/2026)
Enrollment/Waiver Deadline	September 19, 2025	January 30, 2026
Student	\$2,210	\$1,286

Have changes been made to this year’s plan?

No changes were made to the plan for the 2025–2026 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 TravelGuard at 1-877-305-1966 or collect from outside the U.S at 1-715-295-9311 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 will be 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 the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. 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. You won't be able to continue your coverage after your policy terminates.

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/>

How do I obtain an ID card?

ID cards are usually available 5-7 business days after your enrollment is processed by Wellfleet.

1. Go to www.wellfleetstudent.com.
2. Enter your school name in the “Find Your School” search box.
3. Under ‘Discover My Benefits’, click on ‘Log In to access my ID card, view claims, and more’.
 - If you have created a Wellfleet account in the past, log in.
 - If you have not created a Wellfleet Account, click ‘Create an Account’ and complete the registration process. When entering your student ID, please add A and two zeros to the front of your number. Example: A00123456.
4. Use the “Student Options” tab located at the top of the page to email or print your ID card.