

Point Park University

2025–2026

Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk

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How do I obtain an ID Card?

ID cards are available online through highmarkbcbs.com, usually 5-7 business days after your enrollment is processed by Highmark BCBS.

1. You'll need your Highmark BCBS member ID number in order to register for Highmark account. Your member ID number is available by visiting www.gallagherstudent.com/Pointpark and logging in.
2. Once logged into your account, scroll down to the 'Account Details' section and download a verification of coverage letter (VOC). Look for your member ID number (starting with the numbers 1392) in the first paragraph.
3. Next visit highmarkbcbs.com and click on the Register button.
4. Enter your member ID number, first name, last name, and birth date.
5. On the next page you will be asked to enter your email address, confirm it, and then enter your mobile number.
6. There is one more step! Follow the instructions to complete the rest of the registration process.
7. Once registered, log into your Highmark BCBS account and on the Member Home page click on the ID card icon.
8. You can do a screen shot of your ID card and save it to your phone, request to have a hard ID card mailed to you or report a stolen ID card.
9. Should you have any difficulty accessing your ID card, please contact Highmark BCBS directly at [1-800-241-5704](tel:1-800-241-5704).

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/Pointpark ; click "Help Center" |
| ID Cards, Claims, Claims Payment Incurred and Tax Forms Prior to | Highmark BCBS | P.O. Box 3355 Mail Code: PAPHM-023B Pittsburgh, PA 15222 Phone: 1-800-241-5704 Highmark Login and Member Guide |
| Preferred Provider Network | In PA: PPO Blue Outside of PA: BCBS PPO | Highmark Login and Member Guide or www.gallagherstudent.com/Pointpark ; click "Find a Doctor" |

| Answer Needed | Who To Contact | Contact Information |
|-----------------------------|-----------------|--|
| Participating Pharmacies | Express Scripts | Attn: Direct Claims P.O. Box 2824 Clinton, IA 52733-2824 or www.gallagherstudent.com/Pointpark ; click "Pharmacy Program" |
| Voluntary Dental and Vision | Ameritas | Phone: 1.855.672.3232 or www.gallagherstudent.com/Pointpark , click "Additional Products" under the Plan Details box, then "Dental Insurance" or "Vision Insurance" |

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/Pointpark
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.

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

How do I enroll?

All Student Athletes, International Students, and Dance and Theatre Majors (all concentrations) are automatically billed for and enrolled in the Student Health Insurance Plan unless proof of comparable coverage is furnished by submitting an online waiver by the deadline.

Degree seeking domestic students who are **not** student athletes or dance and theatre majors can enroll in the student health insurance plan on a voluntary basis.

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.

1. Follow the directions to log into the Gallagher portal above.
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?

1. Follow the directions to log into the Gallagher portal above.
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.

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.**

Am I eligible to waive?

To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets Point Park University's waiver requirements as follows:

For NCAA Student Athletes (non-Intramural or club):

- Insurance Plan must cover injuries sustained in the practice or play of intercollegiate sports without limitation; **AND**
- Insurance Plan must be able to pay primary, relative to University-provided accident insurance which is secondary; **AND**
- Insurance Plan cannot be federally funded (i.e. Medicaid, Medicare, Tricare)
- Insurance Plan must meet Requirements for All Mandatory Students (see below).

For All Mandatory International Students:

- Insurance plans **must** be ACA compliant.
- Insurance plans **must** be underwritten in the United States
- Insurance company **must** pay claims directly to healthcare providers.
- Insurance company **must** pay claims in US Dollars.
- Insurance policy documents must be available in English.
- Coverage must be effective no later than the waiver deadline and remain active through July 31 (no short-term policies).
- If plan has a deductible (not the same as a copay), it must be no more than \$5,000 per individual, per policy year.
- Plan must include coverage for pre-existing conditions with no waiting periods or limitations.
- Plan must include coverage in the Pittsburgh area for all services the University requires to be covered (emergency or urgent care-only coverage does not meet this requirement).
- Plan must include coverage for all the following services:
 - Hospital inpatient and outpatient, emergency room, and urgent care services
 - Physician services (routine and specialist)
 - Diagnostic services such as laboratory, pathology, x-ray, MRI, CT scan, etc.)
 - Physical therapy
 - Emergency transport (ambulance)
 - Prescription medicines
 - Mental Health
 - Illness or injury occurring under the influence of drugs and alcohol
 - Testing and treatment of illness from pandemics, such as COVID-19
- Plan must not have limitations on things such as hospital stays and benefit caps.
- Travel plans such as ISO, Tigerless, HDI, etc. are not comparable coverage and will be denied.

All Student Athletes, including International Student Athletes, and Dance and Theatre Majors (all concentrations)

1. Visit www.gallagherstudent.com/Pointpark
Enter Point Park University, plan year 2025-26, and plan type Domestic Medical.
You will need to “Create an Account”. **Please create an account using your @pointpark.edu university email address, your 6-digit student ID#, and your date of birth.** Upon creating an account, you will be brought into your Student Portal.
Already Registered: If you have already created an account, enter your email and password to log into the student portal.
2. Select Visit **Student Portal** at the bottom of the page.
3. Log into your account. Select **Submit Waiver Here** under **Already have insurance?**
4. Select the term for which you want to the waive the student health insurance.
5. Read and acknowledge the **Important Enrollment Information** by selecting **Yes, I agree to the above information**. Then select **Continue to Next Step**.
6. 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**.
7. Type in your current insurance provider’s information.
8. Read **Requirement Acknowledgement** and check box (**Yes, my plan meets the above requirements**).
9. Enter **Insured Details**, then select **Save & Continue**.
10. A **One final review** page will appear. Review for accuracy.
11. Read the **Waiver Terms and Conditions** and select checkbox to acknowledge agreement. Then select **Finish** to submit the waiver.
12. 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.*

All International Students (excluding international student athletes)

1. Visit www.gallagherstudent.com/Pointpark

Enter Point Park University, plan year 2025-26, and plan type International Medical.

You will need to “Create an Account”. **Please create an account using your @pointpark.edu university email address, your 6-digit student ID#, and your date of birth.** Upon creating an account, you will be brought into your Student Portal.

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

2. Select Visit **Student Portal** at the bottom of the page.
3. Log into your account. Select **Submit Waiver Here** under **Already have insurance?**
4. Select the term for which you want to the waive the student health insurance.
5. Read and acknowledge the **Important Enrollment Information** by selecting **Yes, I agree to the above information**. Then select **Continue to Next Step**.
6. 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**.
7. Type in your current insurance provider’s information.
8. Read **Requirement Acknowledgement** and check box (**Yes, my plan meets the above requirements**).
9. Enter **Insured Details**, then select **Save & Continue**.
10. A **One final review** page will appear. Review for accuracy.
11. Read the **Waiver Terms and Conditions** and select checkbox to acknowledge agreement. Then select **Finish** to submit the waiver.
12. 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.*

All domestic students who are not student athletes or dance and theatre majors can enroll in the student health insurance plan on a voluntary basis.

Visit www.gallagherstudent.com/Pointpark

Enter Point Park University, plan year 2025-26, and plan type Domestic Voluntary.

You will need to “Create an Account”. **Please create an account using your @pointpark.edu university email address, your 6-digit student ID#, and your date of birth.** Upon creating an account, you will be brought into your Student Portal.

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

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.

Call Customer Service at **833-468-9573**

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

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. 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.

To terminate coverage:

- Send an email to Gallagher Student Health Enrollment: Quincy.BSD.enrollmentteam@AJG.com or call Customer Service at **833-468-9573**

Where can I get more information about my plan?

Go to www.gallagherstudent.com/Pointpark or [Highmark Login and Member Guide](#)

How much does my student health insurance cost?

See chart below:

| | Annual (08/01/2025–07/31/2026) | Spring/Summer (01/01/2026–07/31/2026) |
|----------------------------|-----------------------------------|--|
| Enrollment/Waiver Deadline | September 15, 2025 | February 13, 2026 |
| Student | \$2,098.88 | \$1,282.68 |
| Spouse | \$2,098.88 | \$1,282.68 |
| Child | \$2,098.88 | \$1,282.68 |
| 2 or more Children | \$4,197.76 | \$2,565.36 |

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 AXA 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.