

CENTER FOR HEALTH AND WELLNESS

STUDENT HEALTH INSURANCE PLAN
(SHIP)



Xavier University of LA Student Health Insurance Plan (SHIP)

Eligibility



- All undergraduates and students enrolled in the Physician Assistant program are automatically enrolled in the Student Health Insurance Plan.
- Students must be covered by a comparable health insurance plan that will cover them in the New Orleans area.
- International students must be covered by a plan that meets J1 visa requirements and is based in the United States.
- Graduate students are eligible to enroll on a voluntary basis and submit payment to Gallagher.
- Waiver Activation: Fall – 05/15 – 09/09

Spring – 12/04 – 01/27

Xavier University of LA Student Health Insurance Plan (SHIP) Benefits



- United Healthcare Student Resources – PPO Plan
- Policy Period 1yr - 08/17 – 08/16
- \$500 deductible – per policy year
- In-Network - plan pays 75% of Preferred Allowance
- Out-of-Network – plan pays 55% of Usual & Customary for Covered Medical Expenses.
- Prescription Benefits – 31 day supply covered
 - Tier 1 - Generic- \$25 copay
 - Tier 2 - Brand Name - \$40 copay
 - Tier 3 - Non-Preferred - \$50 copay

Note: **No out of network benefits**

Xavier University of LA Student Health Insurance Plan (SHIP) Benefits



- The following services have per service Co-pays not subject to Deductible:

Physician's Visits - \$50.00

Lab - \$50.00

ER Visit - \$175.00

- Out of Pocket Maximum – Per Policy Year
\$6,600 per insured person

Xavier University of LA Student Health Insurance Plan (SHIP) Benefits



- Additional Benefit(s)
- **Silver Cloud** – A confidential online portal **included** with the plan that teaches users about mental wellness, and provides tips and tools for dealing with anxiety, depression, and stress.
- **Tuition Insurance – Optional** Additional Coverage Provides reimbursement for Tuition/Room and Board when a student can't complete an academic term due to a serious injury, acute or chronic illness or mental health conditions.

Please visit the site below to obtain a Quote

<https://www.gallagherstudent.com/products/college-tuition-refund-insurance/>

Student Health Insurance Plan (SHIP) Obtaining an Insurance Card



- Insurance cards are usually available 5 -7 business days after your enrollment is processed by United Healthcare Student Resources.
- Go to www.uhcsr.com
- Click on Login to My Account
- Create an account if you don't have one using your name, date of birth and student ID number.
- Once logged in, you will have access to ID cards, Claim information, Explanation of Benefits (EOBs), etc.

Student Health Insurance Plan (SHIP) Waiving SHIP



- Once students have a pre-schedule for classes they will receive an email within 7-10 business days from Gallagher Student Health.
- The email will contain instructions on how to access the site and how to complete the waiver.
- You will need your current health insurance information available.
- A reference number will be emailed to your XULA email upon submission. Keep for your records.
- Final determination may take 24-48 hours.
- An email will be sent to your XULA email once waiver is approved or denied. If denied, you will receive an explanation why it was denied.

Student Health Insurance Plan (SHIP) Contact Information



- Gallagher Student Health Customer Service
- Telephone: (800)406-5207
- Website: www.gallagherstudent.com/XULA

- Xavier University Student Health Services
- Telephone: (504)520-7396
- Website: <https://www.xula.edu/center-of-health-wellness/insurance/index.html>