

Louisiana State University – Baton Rouge
2026–2027 Student Health Insurance
Plan for Domestic Voluntary Students
Frequently Asked Questions



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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 www.gallagherstudent.com/lsu-batonrouge ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	UnitedHealthcare Student Resources	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
In-Network Providers	UnitedHealthcare Choice Plus PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Find a Doctor'
In-Network Pharmacies	UHC Pharmacy Program	Phone: 1-800-248-1062 Website: www.gallagherstudent.com/lsu-batonrouge , click 'Pharmacy Program'
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) Guidance Resources Program	800.252.3059 findbestbenefits.com/student 800.252.3059 findbestbenefits.com/student guidanceresources.com/members
Worldwide Assistance Services (Medical Evacuation and Repatriation)	UHC Global Assistance	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
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	www.uhcsr.com and log into 'My Account'
Telehealth Services	HealthiestYou (Medical & Behavioral)	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/l-su-batonrouge.
2. Under "Profile," enter your school email address and click "Log In".

You can also scan the QR code below to access the website portal:



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.

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?

As a student who participates in the student health insurance plan on a voluntary basis, you must enroll in the desired coverage by deadline. You have the opportunity to enroll in the SHIP during the following open enrollment periods:

Coverage Period	Coverage Dates	Open Enrollment Period
Annual	8/14/2026 – 8/13/2027	7/8/2026 – 9/11/2026

Fall	8/14/2026 – 1/5/2027	7/8/2026 – 9/11/2026
Spring/Summer	1/6/2027 – 8/13/2027	11/11/2026 – 1/29/2027

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. An 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)).

You can also scan the QR code below to access the website portal:



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? 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. The link to the Continuation Form – Domestic Students can be found under **Resources**.

How Do I Obtain An ID Card?

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

1. Go to www.uhcsr.com and click on 'Login to My Account' (top right-hand corner).
2. Click 'Register now' if you haven't created an account or 'Sign in' if you have one.
3. Complete the registration form using your name, date of birth and **student ID number** (you must select **Student ID**).
4. Once logged in, you will have access to ID cards (online or by mail), Claim information, Explanation of Benefits (EOBs) and other plan-related information.

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 www.findbestbenefits.com/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 www.findbestbenefits.com/student, or for questions about the discount plan, call 800-252-3059.

Guidance Resources Program

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, finance, free time and much more. With 24/7 access, you can get the info you need when and where you need it by visiting guidanceresources.com/members.