



**Frequently Asked Questions
For Western Oregon University Students
2025-2026 Accident & Sickness Insurance Plan**

Table of Contents

“How do I...?” 2

Insurance Plan Benefits 3

 What is covered under the Student Health Insurance Plan?..... 3

 How much does the plan cost? 3

 Am I required to get a referral from my school’s Health Services before I seek treatment off campus? 3

 Will I be covered under the plan after I graduate? 3

Eligibility, Enrollment & Waiving 3

 Who is eligible for the plan?..... 3

 Can I enroll my eligible dependents? 3

 Once I’m enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?..... 4

Plan Enhancements 4

 Are there any additional insurance products available? 4

Important Contact Information 5

“How do I...?”	
<i>Log in</i>	<ol style="list-style-type: none"> 1. Click on Student Login on the upper right hand corner 2. Click need Help Logging in or creating an account. 3. Scroll down and complete the Create account Form.
<i>Enroll</i>	All international students are automatically enrolled in a billed for the Student Health Insurance Plan.
<i>Enroll my dependents</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/WOU. 2. On the left toolbar, click ‘Dependent Enroll’. 3. Log in (if you haven’t already). 4. Follow the instructions to complete the form and submit payment. 5. Print or save a copy of the confirmation page.
<i>Print an ID card</i>	<ol style="list-style-type: none"> 1. Login to your account 2. Click on the Authorize account Link on the left toolbar 3. Enter your ID # and date of birth 4. Click on the Authorize account button 5. Click on the My Account link on the left toolbar 6. Click on the Download ID card link
<i>Find a Doctor</i>	Go to www.gallagherstudent.com/WOU and click on ‘Find a Doctor’.

Insurance Plan Benefits

What is covered under the Student Health Insurance Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care, and prescription drugs.
- Services provided by a participating In-Network Provider are generally covered at 90%.
- This plan has a \$100 per Insured Person, per Policy Year deductible that applies to services received from an In-Network Provider.
- Prescription drugs are covered on a reimbursement basis at 100%. You will need to pay out of pocket and then submit the payment receipt and the claims form to Health Special Risk for reimbursement.
- Please refer to the plan brochure available at www.gallagherstudent.com/WOU by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Fall (9/1/2025–1/7/2026)	Winter (1/8/2026–4/1/2026)	Spring (4/2/2026–6/24/2026)	Summer (6/25/2026–8/31/2026)
Student	\$707	\$461	\$461	\$373
Dependent*	\$1,363	\$888	\$888	\$719

*A nominal, non-refundable processing fee applies.

Am I required to get a referral from my school's Health Services before I seek treatment off campus?

No, a referral is not required with the Student Health Insurance Plan, but there are many benefits to first seeking care or advice from the Student Health Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: www.wou.edu/student/health.

Will I be covered under the plan after I graduate?

You will be covered under the Student Health Insurance Plan until the end of the policy period for which you are enrolled and premium has been paid. 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. There is no option to continue coverage after the policy terminates.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

All international students are automatically enrolled in and billed for the Student Health Insurance Plan at registration.

Students must actively attend classes for at least the first 31 days after the effective date of the period for which coverage is purchased. Home study, correspondence, and online courses do not fulfill this requirement.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the 'How do I...?' section of this document. Dependent coverage must be purchased for the same time as the students and cannot exceed the student's period of coverage. For example, a student enrolled for annual coverage that doesn't enroll their dependents for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if one of the qualifying events occur: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If one of these qualifying events occurs, the Dependent Enrollment Form, supporting documentation and payment **must** be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. The premium is not prorated. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

Once I'm enrolled in the Student Health Insurance Plan, can I terminate coverage? Can I get a refund?

No, once you're enrolled in the Student Health Insurance Plan, you will remain enrolled in it for that period of coverage. There is no option to terminate the Student Health Insurance Plan due to being eligible or enrolling in another plan due to gaining coverage through marriage, or as a dependent on a family's plan or purchasing private insurance coverage. A pro-rated refund of premium is only permitted when a student enters the armed forces.

Plan Enhancements

Are there any additional insurance products available?

Personal Property & Renters Insurance is available to students on or off-campus, at home, or abroad. It includes coverage for damage or theft to laptops, cell phones, books, electronics, and much more! For more information, go to www.gallagherstudent.com/property.

Please visit www.gallagherstudent.com, select your school specific page, and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as enrollment information.

This document is intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.

Important Contact Information

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment, coverage</i>	Gallagher Student Health & Special Risk	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Email: global@gallagherstudent.com Website: www.gallagherstudent.com/wou
<i>Questions about benefits, claims, ID cards and claims payments</i>	Health Special Risk, Inc.	Health Special Risk, Inc. 8400 Belleview Dr, Suite 150 Plano, TX 75024 Phone: 1- 866-345-0973 Email: gallagher@hsri.com
<i>Questions about preferred providers</i>	First Health Preferred Provider Network	Phone: 1-800-226-5116 Website: www.gallagherstudent.com/wou , click on 'Find a Doctor'