

Middlebury College

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



Student Health &  
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## Table of Contents

**Contacts** ..... 2

**Getting Started** ..... 3

*How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?* ..... 3

*How do I enroll?* ..... 3

*How do I enroll my dependents?* ..... 3

*Waiving SHIP Coverage* ..... 4

*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.* ..... 4

*If I waive, but then lose my coverage, can I enroll in SHIP?* ..... 4

*Once enrolled, can I cancel? Get a refund?* ..... 5

*Where can I get more information about my plan?* ..... 5

*Have changes been made to this year's plan?* ..... 5

*Am I still covered while traveling? When studying abroad?* ..... 5



Student Health & Special Risk



Middlebury

## 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: <a href="http://www.gallagherstudent.com/Middlebury">www.gallagherstudent.com/Middlebury</a> ,
Benefits, claims, claims payments, and Tax forms	<b>Wellfleet</b>	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877- 657-5030, Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
In-Network providers	<b>Cigna Provider Network</b>	Phone: 1 (800) 997-1654 <a href="http://www.gallagherstudent.com/Middlebury">www.gallagherstudent.com/Middlebury</a> , click on 'Find a Doctor'
In-Network pharmacies	<b>Wellfleet Rx</b>	Phone: 1-877-657-5030 <a href="http://www.gallagherstudent.com/Middlebury">www.gallagherstudent.com/Middlebury</a> , click "Pharmacy Program"
Voluntary Dental and Voluntary Vision	<b>Ameritas Dental and Vision</b>	Phone: 1-855-672-3232 <a href="http://www.gallagherstudent.com/Middlebury">www.gallagherstudent.com/Middlebury</a> , click "Dental and Vision Enrollment"
Gallagher Student Health Plan Enhancements	Coast to Coast Vision ( <b>Discount Vision</b> )  UNI-CARE ( <b>Dental Savings</b> )  <b>Silvercloud (Behavioral Health)</b>	Coast to Coast Vision 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  UNI-CARE 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a>  SilverCloud (Behavioral Health) <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>



Student Health & Special Risk



# Middlebury

Answer Needed	Who To Contact	Contact Information
Worldwide assistance services (medical evacuation and repatriation)	<b>TravelGuard</b>	Toll-free within the United States: 1-877-305-1966 Collect from outside of the United States: 1-715-295-9311
Assistance programs	<b>24/7 Nurseline</b>	Phone: 1-800 634-7629
Telehealth services	<b>CareConnect</b>	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/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Under “Profile,” enter your student email address and click “Log In.”

**First-time users:** An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the “Forgot your password?” option on the login page.)

### How do I enroll?

1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury)
2. Login under “Profile.”
3. Click on the “ENROLL” button under “Plan Summary.”
4. Complete and submit the form by following the instructions.
5. Enrollment confirmation email will be sent.

### How do I enroll my dependents?

This plan does not offer coverage for your dependents.



Student Health &  
Special Risk



Middlebury

## 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.**

1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Follow the login instructions.
3. Click on the "WAIVE" button under "Plan Summary."
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

**Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

## 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.

This must be completed prior to the waiver/enrollment deadline of 10/6/2024.

1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."
5. Click "Rescind My Waiver."

**Note:** Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after 10/6/2024.

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

### Standard (for hard waiver schools):

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:



Student Health &  
Special Risk



Middlebury

- 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:

1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Follow the login instructions.
3. Click on “Enroll-Qualifying Life Event.”
4. Complete the online form and upload the required supporting document, such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

*Note: Read the form carefully as it contains very specific information on the Qualifying Life Event process.*

**If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.**

#### 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.

#### Where can I get more information about my plan?

Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).

#### Have changes been made to this year’s plan?

No changes were made to the plan for the 2024–2025 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 Travel Guard before making arrangements on your own. Otherwise, these services will not be covered.



Student Health &  
Special Risk



Middlebury

## How it Works?

All Wellfleet Student Health members may contact Travel Guard when traveling outside of the U.S. and need covered assistance. Student members must provide school name and the nature of the emergency when calling.

U.S & Canada: 877-305-1966 | All Other Locations: 715-295-9311

## Comprehensive Travel Assistance

**Worldwide Travel:** Lost baggage search & replacement assistance, lost or stolen document assistance, legal referrals, bail bond assistance & more

**Medical Assistance:** Evacuation assistance, repatriation, return travel arrangements, provider referrals & more

**Emergency Travel:** Flight & hotel rebooking, rental vehicle booking, missed connections coordination, and more

**Personal Security:** Emergency & security evacuation arrangement, 24/7 access to specialists & more.

## 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.



Student Health &  
Special Risk