



Middlebury College

2025–2026

Student Health Insurance Plan

Frequently Asked Questions



Middlebury

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



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

How do I enroll?

1. Go to 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.

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.



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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.
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 10/6/2025.

1. Go to 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 10/6/2025.

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:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.



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To initiate the Qualifying Life Event process:

1. Go to 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.

Have changes been made to this year’s plan?

The following changes were made to the plan for the 2025–2026 Policy Year:

1. Due to mental health parity requirements, the out-of-network Urgent Care benefit will be update to 90% of U&C.
2. The Copayment Assistance Program will be removed for all schools in Vermont for the 2025-2026 plan year.
3. The benefit for Gender Affirming Services will be the same as for any other Mental Health Services.
4. Musculoskeletal telehealth program (Virtual Physical Therapy) will be included in the plan at no member cost share.
5. The Fertility Preservation Benefit will be included in the plan at the group level coinsurance.
6. Medical marijuana, cannabis, or other supplies and/or services rendered at a dispensary will be excluded. This does not include synthetic pharmaceutical products approved by the FDA and included on the Formulary.

Am I still covered while traveling? When studying abroad?



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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.

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.



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