

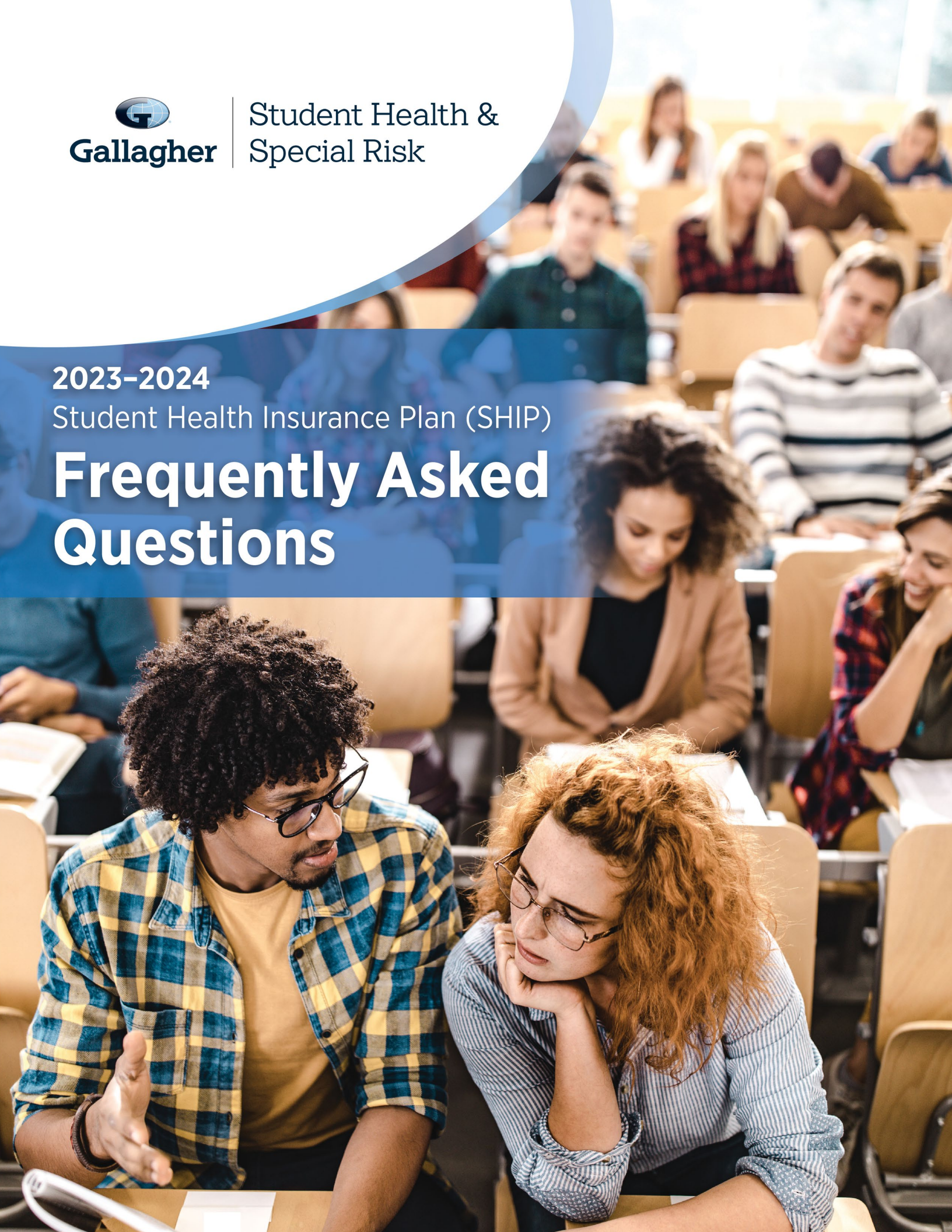


Student Health &  
Special Risk

2023–2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions







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## Getting Started

### Where can I learn about the student health insurance plan (SHIP)?

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

## Enrolling in My SHIP

### Am I eligible for student health insurance?

Enrollment in a health insurance plan is required for all full-time undergraduate students at Middlebury College. Only students that actively enroll in the plan will be enrolled and have their student account billed. 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 login to enroll or waive (opt out) of SHIP?

1. Visit [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Under "Profile," click "Log In" and enter your student login credentials.

### 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.

### Am I eligible to waive?

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, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements. If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

## How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Follow the login instructions.
3. Click on the "Enroll" 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.

## Will you audit or verify my waiver request?

1. No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

## Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of 10/2/2023.

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 waiver is rescinded, this action cannot be reversed. You may not edit your form after 10/2/2023.

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



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### 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.

### 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.

### 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.

## About My Benefits

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

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

### How much does my student health insurance cost?

See chart below:

	Annual 08/15/2023-08/14/2024	Fall Only 08/15/2023-01/31/2024	Spring 02/01/2024-08/14/2024
Student	\$3,322.00	\$1,543.00	\$1,779.00

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

Here are the changes made for the 2023–2024 Policy Year:



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- Outpatient Mental Health will no longer require Prior Authorization except for Outpatient Surgery.
- For Rehabilitation/Habilitation and Chiropractic Care, the pre-certification requirements are removed.
- For Physical Therapy, Occupational Therapy, and Speech therapy, a 30 visit limit will apply (Combined Rehabilitation and Habilitation services) for each plan/policy year.

## Am I still covered if I live off campus? 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.

### 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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## Am I still covered after I graduate?

You will be 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 the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. 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. You won't be able to continue your coverage after your policy terminates.

## 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 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 student, or for questions about the discount plan, call 800-252-3059.

### SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit

<https://gsh.silvercloudhealth.com/signup/>

## How do I obtain a tax form?

Beginning in the 2019 tax year, the federal penalty for failing to enroll in health insurance was discontinued.

Accordingly, individual tax payors no longer have to report or certify on their federal returns whether they had health insurance during the tax year and do not need this form.\* As a result, Wellfleet Insurance Company will not be mailing the 1095-B form to members as it is no longer needed for federal tax filing. Nonetheless, Wellfleet members who still want a copy of their form can request one by emailing or calling Wellfleet. Please email us at



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1095B@wellfleetinsurance.com or call us at 1-800-633-7867, Option 7. The applicable form will be supplied within 30 days of receipt of the request.

\*Important Note for Members Filing State Tax Returns in CA, NJ, MA, RI, VT or DC: Members filing tax returns in these states will be mailed a paper copy of the 1095-B form (1099-HC form in Massachusetts) as proof of insurance coverage. These states may impose a monetary penalty for failing to produce proof of insurance coverage. Members in these states are encouraged to retain a copy of this form for use in filing their state tax returns. Any member seeking an additional copy of the proof of insurance coverage sent to them by mail is welcome to contact Wellfleet at the phone number and email address listed above.

## Contact Information

### Who do I contact?

See the guide below:

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	Wellfleet	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	Cigna Provider Network	Phone: 1 (800) 997-1654 <a href="http://www.gallagherstudent.com/Middlebury">www.gallagherstudent.com/Middlebury</a> , click on 'Find a Doctor'



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Answer Needed	Who To Contact	Contact Information
In-Network pharmacies	Wellfleet Rx	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	Ameritas Dental and Vision	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> )  Silvercloud ( <b>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>
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