

Fisher College – Graduate Students
2025–2026 Student Health Insurance Plan
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 http://www.gallagherstudent.com/fisher click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: https://www.bluecrossma.org/
Preferred Provider Network	Blue Care Elect PPO Network	Phone: 1-800-810-BLUE (2583) www.gallagherstudent.com/fisher ; click "Find a Doctor"
Participating Pharmacies	CVS Caremark	Phone: 1-800-810-BLUE (2583) www.gallagherstudent.com/fisher ; click "Pharmacy Program"
Voluntary Dental and Vision	Blue Cross Blue Shield Dental Blue Coast to Coast Vision (Discount Vision)	Phone: 1-800-711-0917
Gallagher Student Health Complements (SHIP Plan Enhancements)	UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	(800) 252-3059 www.findbestbenefits.com/student (800) 252-3059 www.findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	www.geobluestudents.com <u>Within the United States:</u> Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com <u>Outside of the United States:</u> Phone: +1-610-263-2847 Email: customerservice@geo-blue.com
Additional Student Assistance Programs	Blue Care Line	Phone: 1-888-247-BLUE (2583)
Telehealth Services	Well Connection	Phone: 1-800-821-1388 Website: https://wellconnection.com



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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/fisher.

First-time users: You will need to “Create an Account”. Please create an account using your Fisher College email address. Upon creating an account, you will be brought into your Student Portal.

Already Registered: If you have already created an account, enter your email and password to log into the student portal.

How do I enroll?

1. Go to www.gallagherstudent.com/fisher
2. Scroll down and select Visit Student Portal
3. Log-in using the account you created
4. Scroll down to the “Need to confirm your enrollment or view your account information?” then click on the green, “Start Here” button.
5. Complete the required information

No Dependent Coverage

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.

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/fisher.
2. Scroll down and select Visit Student Portal
3. Log-in using the account you created
4. Once redirected scroll down to “Already have insurance?” and click on the green “Submit Wavier Here” button.
5. Enter the requested information
6. Read and acknowledge the **Important Enrollment Information** by selecting **Yes, I agree to the above information**. Then select **Continue to Next Step**.



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7. The **About You** page will populate. Verify the information is correct, make any changes needed, and/or complete any required fields that are missing information. Then select **Save & Continue**.
8. Type in your current insurance provider's information.
9. Read **Requirement Acknowledgement** and check box (**Yes, my plan meets the above requirements**).
10. Under **Document Upload**, upload a front and back image of your current insurance ID card.
11. Enter **Insured Details**, then select **Save & Continue**.
12. A **One final review** page will appear. Review for accuracy.
13. Read the **Waiver Terms and Conditions** and select checkbox to acknowledge agreement. Then select **Finish** to submit the waiver.
14. An email will be sent 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 **September 10, 2025** for Fisher College students.

1. Call Customer at **(844) 484-0085**

***Note:** Once your waiver is rescinded, this action cannot be reversed. You may not edit your form **September 10, 2025** for Fisher College students.*

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

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. Send an email to Gallagher Student Health Enrollment: **Quincy.BSD.enrollmentteam@AJG.com**

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



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Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination — and a pro-rated premium refund/credit — in the following situations:

- You're entering the armed forces.
- You will not be enrolled at school for the spring semester for any reason. Your status will be confirmed with your school.
- You became eligible and enrolled in a subsidized health insurance plan through the Massachusetts Health Connector or in MassHealth (excluding MassHealth Limited, Health Safety Net or the Children's Medical Security Plan). Your coverage must begin on or before the start of the spring health insurance coverage period (not academic spring semester).

If you meet any of the criteria outlined above you may submit a request terminate coverage. Requests need to be submitted to Gallagher Student Health & Special Risk **no later than the last day of fall coverage, December 31, 2025.**

To terminate coverage:

- Send an email to Gallagher Student Health Enrollment: Quincy.BSD.enrollmentteam@AJG.com or call Customer Service at **(844) 484-0085**

Where can I get more information about my plan?

Go to www.gallagherstudent.com/fisher or visit www.bluecrossma.org

How much does my student health insurance cost?

See chart below:

	Annual 8/17/2025 – 8/16/2026	Spring/Summer 1/1/2026 – 8/16/2026
Enrollment/Waiver Deadline	September 10, 2025 – Fisher College	January 20, 2026 – Fisher College
Student	\$3,850	\$2,570

Have changes been made to this year's plan?

No changes were made to the 2025–2026 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 GeoBlue at 1-844-268-2686 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.



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