Laboure College of Healthcare

2024–2025
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 gallagherstudent.com/laboure; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms Prior to	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: www.bluecrossma.com
Preferred Provider Network	Blue Cross Blue Care Elect PPO	Phone: 1-800-810-BLUE (2583) Website: www.gallagherstudent.com/Laboure, click 'Find a Doctor'
Participating Pharmacies	CVS Caremark	Phone: 1-877-817-0477 www.gallagherstudent.com/Laboure; click "Pharmacy Program"
Voluntary Dental	Blue Cross Blue Shield Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 www.findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	www.geobluestudents.com Within the United States: Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com Outside of the United States: Phone: +1-610-263-2847 Email: customerservice@geo-blue.com

Answer Needed	Who To Contact	Contact Information
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

Getting Started

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

1. Visit gallagherstudent.com/laboure.
2. Under "Profile," click "Log In" and enter your student login credentials.

   First-time users: You will need to complete the registration form by clicking on "Sign Up." Please register using your school email address. Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

   Returning users: Enter the password you previously created. If you have forgotten your password, please select the 'Forgot Password' option.

How do I enroll?

1. Go to gallagherstudent.com/laboure.
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.

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 gallagherstudent.com/laboure.
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 September 13, 2024.
1. Go to gallagherstudent.com/laboure.
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 September 13, 2024.

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.

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

To initiate the Qualifying Life Event process:

1. Go to gallagherstudent.com/laboure.
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 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.**

To terminate coverage:

1. Go to gallagherstudent.com/laboure.
2. Follow the login instructions.
3. Navigate to "Account Details" under "Plan Summary" and click the "Terminate Coverage" link.
4. Complete the termination form and choose your appropriate termination reason.

5. Some selections, like "Alternate Coverage," will prompt you to provide alternate insurance information.
6. Submit the form.

If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage does not meet your school's waiver requirements, you will not be allowed to terminate coverage. Also, the prorated premium refund will be credited to your student account at the end of month.

Where can I get more information about my plan?

Go to gallagherstudent.com/laboure.

How much does my student health insurance cost?
See chart below:

	Annual 09/01/2024–08/31/2025	Spring/Summer 01/01/2025–08/31/2025	Summer 05/01/2025–08/31/2025
Enrollment/Waiver Deadline	September 13, 2024	January 17, 2025	May 16, 2025
Student	$3,964	$2,642	$1,322

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 GeoBlue (see page 2 for contact information) 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.

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- 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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