



Mitchell College

2025–2026

Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk

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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/Mitchell ; click "Help Center"
ID Cards, Benefits, Claims, and Tax Forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877- 657-5030, Email: https://wellfleetstudent.com/contact/ Website: www.wellfleetstudent.com
Preferred Provider Network	Cigna Open Access Plus (OAP)	Phone: 1-800-997-1654 Website: www.gallagherstudent.com/Mitchell , click 'Find a Doctor'
Participating Pharmacies	Wellfleet Rx	Phone: 1-877-640-7940 Website: www.gallagherstudent.com/Mitchell , click 'Pharmacy Program'
Voluntary Dental	Ameritas Dental and Ameritas Vision	1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)	Coast to Coast Vision 1-800-252-3059 UNI-CARE 1-800-252-3059 guidanceresources.com/members
	UNI-CARE (Discount Dental)	
	Guidance Resources Program	
Phone-based, reliable health information	24 Hour Nurseline	1-800-634-7629
24/7 Behavioral Telehealth and Nurseline Access	CareConnect	1-888-857-5462

Answer Needed	Who To Contact	Contact Information
Travel Assistance	TravelGuard (Wellfleet)	1-877-305-1966 (U.S. & Canada) 1-715-295-9311 (Call collect from outside the U.S.)

Getting Started

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

Visit <http://www.gallagherstudent.com/Mitchell>, or

Go to [Wellfleet Student - Mitchell College - CCIC \(studentinsurance.com\)](http://www.wellfleetstudent.com/Mitchell).

Enrolling in My SHIP

Am I eligible for student health insurance?

Enrollment in a health insurance plan is required for all students at Mitchell College. To ensure compliance with this policy, all full-time undergraduate students will be enrolled in and billed for the Student Health Insurance Plan unless proof of comparable insurance coverage is documented. Documentation is provided by completing a waiver form identifying the in-force comparable coverage and submitting it by the posted deadline. If a form is not submitted by the deadline, the student will remain enrolled in the Student Health Insurance Plan for the policy year. International students are required to enroll in the Student Health Insurance Plan. Once you meet eligibility for the first 31 days from the effective date of your plan, you will be 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?

Visit <http://www.gallagherstudent.com/Mitchell>

1. 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.

How do I enroll?

1. Go to <http://www.gallagherstudent.com/Mitchell>
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 cover dependents

Waiving (opting out of) SHIP

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.

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 <http://www.gallagherstudent.com/Mitchell>
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 document at the time of initial submission. You will receive an email notification if additional documents are needed.

Can I cancel (rescind) my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline of September 12, 2025

1. Go to <http://www.gallagherstudent.com/Mitchell>
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 September 13, 2025.

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. Go to <http://www.gallagherstudent.com/Mitchell>
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.

About My Benefits

What do my benefits include?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and X-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs. It also covers intercollegiate sports injuries the same as any other injury.

It covers preventive care services at no cost when you use in-network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less, which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$250 per policy year deductible for in-network services and a \$500 per policy year deductible for out-of-network services.
- Prescription drugs are covered for a 30-day supply after a:
 - \$5 copay for a generic/tier-1 drug.
 - \$40 copay for a preferred brand name/tier-2 drug.
 - \$40 copay for a non-preferred brand name/tier-3 drug.

Note: In some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a prior authorization before you can pick-up your prescription. You can see review your plan's pharmacy list or formulary by visiting your school's page at <http://www.gallagherstudent.com/Mitchell>.

How can I get more information about my plan?

Go to [Wellfleet Student - Mitchell College - CCIC \(studentinsurance.com\)](https://studentinsurance.com).

Under “**Discover your benefits**”, click on [View my 2025-26 summary of benefits and coverage](#).

How much does my student health insurance cost?

Go to [Wellfleet Student - Mitchell College - CCIC \(studentinsurance.com\)](https://studentinsurance.com).

Under “**Discover your benefits**”, click on [View my 2025-26 benefits at a glance](#).

Have changes been made to this year’s plan?

No changes were made to the plan for the 2025-2026 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 (877) 305-1966 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.

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.

Other Services Available Through My SHIP

Does my SHIP plan include dental and/or vision insurance?

If you are 26 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details.

Complements to Your 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.

Guidance Resources Program

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, financial, free time and much more. With 24/7 access, you can get the info you need when and where you need it.

How To Use:

- Go to guidanceresources.com/members
- Click on the “Register” button.
- Enter **StudentBenefits** as your ID code to create your personal username and password.