

Whittier College

2024–2025 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/whittier ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com :
Preferred Provider Network	Aetna Preferred Provider Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/whittier click 'Find a Doctor'
Participating Pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/whittier click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	www.gallagherstudent.com/whittier
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)	800-252-3059 www.findbestbenefits.com/student
	UNI-CARE (Dental Savings)	800-252-3059 www.findbestbenefits.com/student
	SilverCloud (Behavioral Health)	https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956
Aetna 24-Hour Nurse Line	24/7 Nurseline or Student Assistance Program	1-800-556-1555
Telehealth Services	Teladoc Health	1-855-835-2362 Schedule virtual visit Visit Teladoc.com/Aetna for a complete description of the limitations of Teladoc services.



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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 <http://www.gallagherstudent.com/whittier>.
2. Under “Profile,” enter your student email address and click “Log In.”

First-time users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the “Forgot your password?” option on the login page.)

How do I enroll?

1. Go to <http://www.gallagherstudent.com/whittier>.
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?

Dependent coverage is not offered

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 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. <http://www.gallagherstudent.com/whittier>
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.



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Can I Cancel my Waiver Once it is Submitted?

Yes, this must be completed prior to the waiver/enrollment deadline of **September 3, 2024**

1. Go to <http://www.gallagherstudent.com/whittier>.
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 3, 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.

To initiate the Qualifying Life Event process:

1. Go to <http://www.gallagherstudent.com/whittier>.
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.

Where can I get more information about my plan?

Go to <http://www.gallagherstudent.com/whittier> or www.aetnastudenthealth.com



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Have changes been made to this year's plan?

Here are the changes made for the 2024–2025 Policy Year:

- Ambulance: Change from '80%, deductible applies' to '100% after \$150 copay, deductible waived'
- Increase In Network Office Visit Copay from \$25 to \$30
- Increase Prescription Copays from \$25/\$45/\$60 to \$25/\$50/\$75

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 On Call International 1-866-525-1956 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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