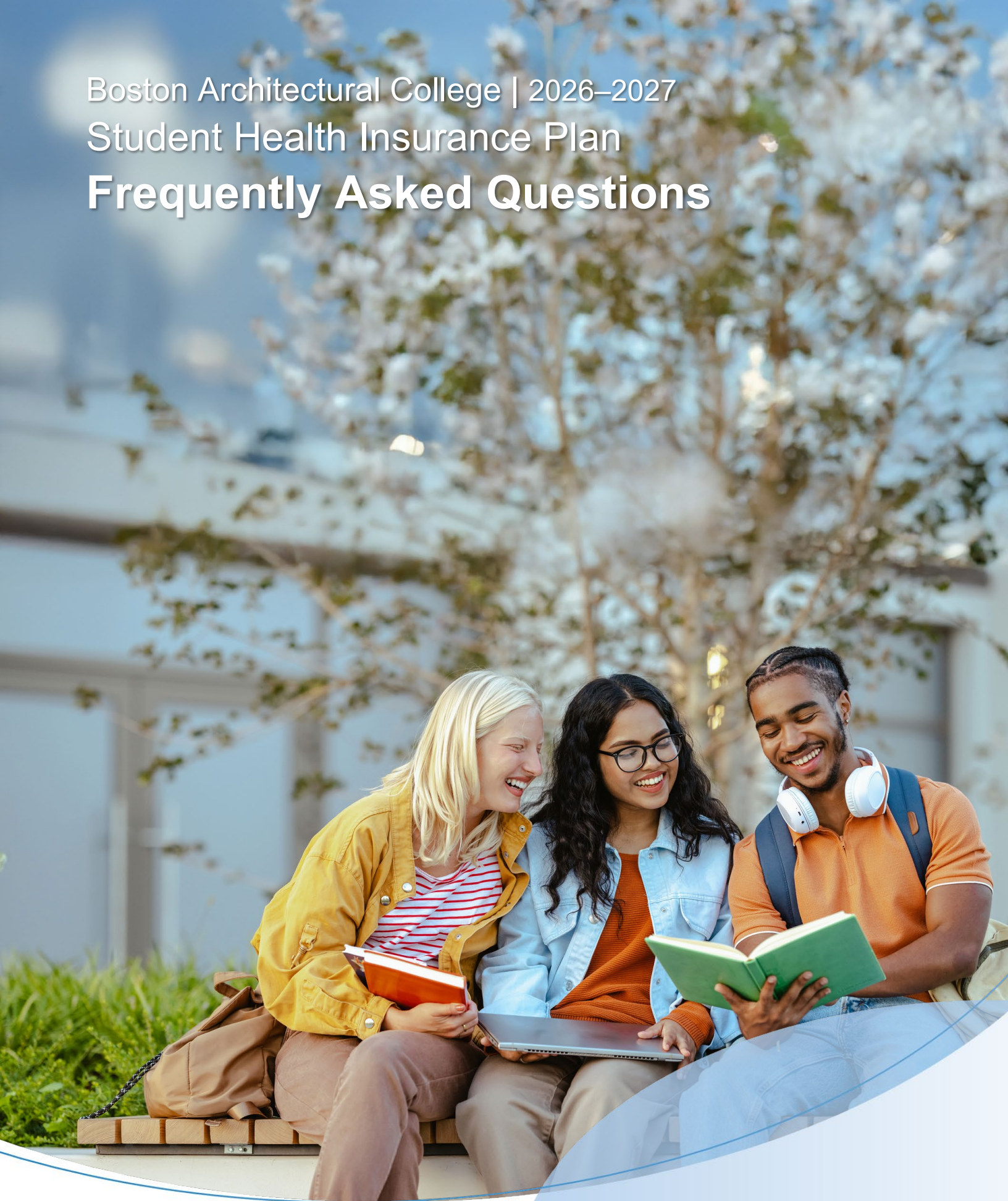


Boston Architectural College | 2026–2027
Student Health Insurance Plan
Frequently Asked Questions



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 gallagherstudent.com/bac 1-877-736-6648 click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877-657-5030 Website: www.wellfleetstudent.com Contact: https://wellfleetstudent.com/contact/
Preferred Provider Network	Cigna Preferred Provider Network	Phone: 1-800-997-1654 gallagherstudent.com/bac ; click "Find a Doctor"
Participating Pharmacies	Wellfleet Rx/ESI	1-877-640-7940 wellfleetrx.com/students gallagherstudent.com/bac ; click "Pharmacy Program"
Voluntary Dental	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Enroll at gallagherstudent.com/bac
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast (Discount Vision) UniCare (Discount Dental) Guided Resources (Behavioral Health)	Coast to Coast Vision UNI-CARE Dental Phone: 1-800-252-3059 Findbestbenefits.com/student Guidance Resources Website: guidanceresources.com/members
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: Ask for an international operator 1-715-295-9311
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	Phone: 1-800-634-7629

Telehealth Services	Teladoc Hinge CareConnect	1-800-835-2362 teladoc.com/wellfleetstudent/ hinge.health/wellfleet Phone: 1-888-857-5462 careconnect.mysupportportal.com/welcome
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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 gallagherstudent.com/bac.
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

1. Go to gallagherstudent.com/bac.
2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

How do I enroll my dependents?

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.**

How do I waive?

- Go to gallagherstudent.com/bac.
- Follow the login instructions.
- Click on the “Waive” button under “Plan Summary.”
- You will need your health insurance information.

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 August 15, 2026.

- Go to gallagherstudent.com/bac.
- Follow the login instructions.
- Navigate to “Account Details.”
- Click “Click Here to Rescind Your Waiver.”
- Click “Rescind My Waiver.”

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

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 gallagherstudent.com/bac.
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 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 January 14, 2027**.

To terminate coverage:

1. Go to gallagherstudent.com/bac.
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.

Where can I get more information about my plan?

Go to gallagherstudent.com/bac.

How much does my student health insurance cost?

- Go to gallagherstudent.com/bac.
- Scroll down to Plan Details box.
- Select Plan Materials
- Select Plan Year 2026-2027
- Select 2026-2027 brochure to see costs

Have changes been made to this year's plan?

No changes were made to the plan for the 2026–2027 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 **Assistance Center toll-free at (877) 305-1966 (or if you are in a foreign country, call collect at 715-295-9311)** 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.