

Boston Architectural College

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



Gallagher

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 <a href="http://gallagherstudent.com/bac">gallagherstudent.com/bac</a> ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms Prior	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877-657-5030 Website: <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>  Contact: <a href="https://wellfleetstudent.com/contact/">https://wellfleetstudent.com/contact/</a> Phone: 1-800-997-1654 Website: <a href="http://gallagherstudent.com/bac">gallagherstudent.com/bac</a> , click 'Find a Doctor'
Preferred Provider Network	Cigna PPO Network	Phone Number: 1-877-640-7940 Website: <a href="http://gallagherstudent.com/bac">gallagherstudent.com/bac</a> ; click "Pharmacy Program"
Participating Pharmacies	Wellfleet Rx/ESI	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615  Enroll at <a href="http://gallagherstudent.com/bac">gallagherstudent.com/bac</a>
Voluntary Dental	Blue Cross Blue Shield of Massachusetts	800.252.3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  800.252.3059 <a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a>  <a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a>
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision)  UNI-CARE (Dental Savings)  SilverCloud (Behavioral Health)	

Answer Needed	Who To Contact	Contact Information
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: 1-715-295-9311
Additional Student Assistance Programs	24/7 Nurseline	Phone: 1-800-634-7629
Telehealth Services	CareConnect	Phone: 1-888-857-5462

## 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](https://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](https://gallagherstudent.com/bac).
2. Login under “Profile” with your student credentials.
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 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.



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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/bac](https://gallagherstudent.com/bac).
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. 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 16, 2024**.

1. Go to [gallagherstudent.com/bac](https://gallagherstudent.com/bac).
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 August 16, 2024**.

**If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they 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.

**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/bac](https://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 the last day of fall coverage**.

#### To terminate coverage:

1. Go to [gallagherstudent.com/bac](https://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?



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Go to [gallagherstudent.com/bac](https://gallagherstudent.com/bac).

## How much does my student health insurance cost?

Please refer to 2024-2025 **Plan Details** box at [gallagherstudent.com/bac](https://gallagherstudent.com/bac). Under **Plan Materials** drop down you can refer to the carrier's brochure for the premium rates.

## Have changes been made to this year's plan?

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

- Teladoc Behavioral Health is included in the plan at no cost. See insurance brochure for details.
- Out-of-network Preventative/Wellness benefit has been increased to 80% (from 60% of usual and customary charges).

## Am I still covered while traveling? When studying abroad?

### With Travel Assistance:

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 the **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.