

Connecticut College

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



Gallagher

Student Health &
Special Risk



Table of Contents

Contacts	2
Getting Started	4
<i>Where can I learn about the student health insurance plan (SHIP)?</i>	<i>4</i>
Enrolling in My SHIP	4
<i>Am I eligible for student health insurance?</i>	<i>4</i>
<i>How do I login to enroll or waive (opt out) SHIP?</i>	<i>4</i>
<i>How do I enroll my dependents?</i>	<i>4</i>
<i>Can I cancel my waiver form after I've submitted it?</i>	<i>5</i>
<i>If I waive, but then lose my coverage, can I enroll in SHIP?</i>	<i>5</i>
<i>Once enrolled, can I cancel? Get a refund?</i>	<i>5</i>
<i>How can I get more information about the plan?</i>	<i>6</i>
<i>Have changes been made to this year's plan?</i>	<i>6</i>
<i>Am I still covered if I live off campus? While traveling? When studying abroad?</i>	<i>6</i>
<i>Am I still covered after I graduate?</i>	<i>6</i>
<i>How do I obtain a tax form?</i>	<i>7</i>



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 www.gallagherstudent.com/conncoll click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/15/2023	Wellfleet	2077 Roosevelt Ave Springfield, MA 01104 Phone: 1-800-633-7867 Email: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna PPO Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/conncoll , click "Find a Doctor"
Participating Pharmacies	Wellfleet Rx	Website: www.gallagherstudent.com/conncoll , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232



Student Health &
Special Risk



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Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)	Coast to Coast Vision (Discount Vision) 800-252-3059 findbestbenefits.com/student UNI-CARE (Dental Savings) 800-252-3059 findbestbenefits.com/student SilverCloud (Behavioral Health) https://gsh.silvercloudhealth.com/signup/	
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 or Student Assistance Program	Phone: 1-800-634-7629
Behavioral Health services	CareConnect	Phone: 1-888-857-5462



Student Health & Special Risk



Getting Started

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

Visit www.gallagherstudent.com/conncoll.

Enrolling in My SHIP

Am I eligible for student health insurance?

All domestic students, including students in Study Abroad programs, are required to have health insurance. Students who meet this eligibility will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the published deadline.

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) SHIP?

1. Visit www.gallagherstudent.com/conncoll.
2. Under "Profile," click "Log In" and enter your student login credentials.
3. Click on the 'Enroll' or 'Waive' button under 'Plan Summary'.
4. Complete and submit the form by following the instructions.

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.

How do I enroll my dependents?

This plan does not offer coverage for your dependents.

Am I eligible to waive?

To be eligible to waive the 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.

Can I cancel my waiver form after I’ve submitted it?

Yes, but only if it’s before your waiver/enrollment deadline of **8/16/2024**.

1. Go to www.gallagherstudent.com/conncoll.
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 **8/16/2024**.

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.
- Loss of health insurance through marriage or divorce

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/conncoll.
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: 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.

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 pro-rated refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**



How can I get more information about the plan?

Go to www.gallagherstudent.com/conncoll.

Have changes been made to this year's plan?

There were no changes made to the 2024-2025 plan.

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 **TravelGuard (1-877-305-1966)** 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.

What other services are available to me through the 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



Student Health &
Special Risk



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.

SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. Visit <https://gsh.silvercloudhealth.com/signup/> for more information.

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2024, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.

- 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.