



Trinity College

2025–2026

Student Health Insurance Plan

Frequently Asked Questions



Student Health &
Special Risk

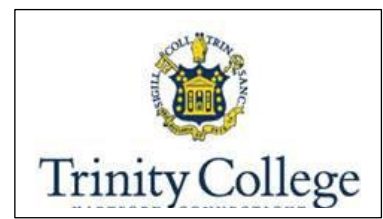


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This document is intended as a general summary. It is not inclusive of all benefits, restrictions and exclusions in your Student Health Insurance Program. Insurance brokerage and related services to be provided by Gallagher Affinity Insurance Services, Inc. (License No. 100310679 | CA License No. 0783129).

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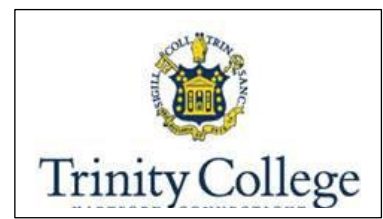
Contacts

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/Trinity ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Wellfleet	Address: PO Box 15369 Springfield, MA 01115 Phone: (800) 633-7867 Website: www.wellfleetinsurance.com
Preferred Provider Network	Cigna PPO Network	Phone: 1-877-657-5030 Website: www.gallagherstudent.com/Trinity click "Find a Doctor"
Participating Pharmacies	Cigna Pharmacy Network	Phone: 1-800-633-7867 www.gallagherstudent.com/Trinity click "Pharmacy Program"
Voluntary Dental	Ameritas	1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	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 Email: info@wellfleetinsurance.com
Telehealth Services	Care Connect	1-888-857-5462



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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/Trinity>.
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.)

You can also scan the QR code below with your phone to access the website:



How do I enroll?

1. Go to www.gallagherstudent.com/Trinity.
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.

Waiving SHIP Coverage

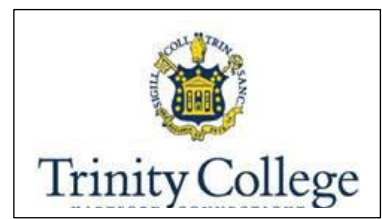
To be eligible to waive your SHIP, you must be currently enrolled in a health insurance plan that meets your school's waiver requirements.

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.**



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1. Go to www.gallagherstudent.com/Trinity.
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.

Can the waiver form be cancelled?

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.

Yes, but only if it's before your waiver/enrollment deadline of August 15, 2025.

1. Go to www.gallagherstudent.com/Trinity.
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 August 15, 2025.

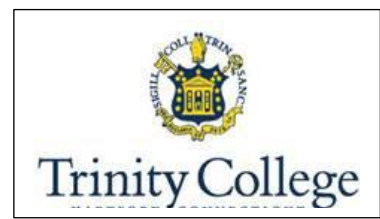
If I waive, but then lose my coverage, can I enroll in SHIP?

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.
- Loss of health insurance through marriage or divorce

To initiate the Qualifying Life Event process:

1. Go to www.gallagherstudent.com/Trinity.
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. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

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.

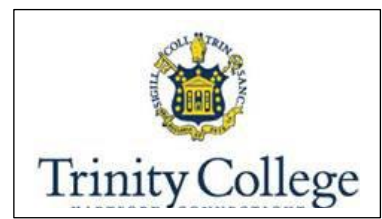
It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less, which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles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

- It has a \$250 per insured, per policy year deductible for in-network medical services and a \$500 per insured, per policy year deductible for out-of-network medical services.
- It has a \$40 copayment for office visits for in-network and 50% of U&C out-of-network.
- Prescription drugs are covered for a 30-day supply after a:
 - \$5 copay for a generic/tier-1 drug.



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- \$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 www.gallagherstudent.com/Trinity.

Your plan also includes pediatric and adult dental and vision care through age 26.

Where can I get more information about my plan?

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

You can also scan the QR code below with your phone to access the website:



Have changes been made to this year's plan?

For the student health insurance plan offered through Wellfleet, here are the changes made for the 2025–2026 Policy Year:

- Benefit Change: Due to Mental Health Parity requirements, the Urgent Care benefit will be updated to \$75 copayment then 100%, deductible waived for both in- and out-of-network
- New Benefit: The benefit for Gender Affirming Services will be the same as for any other Mental Health Services
- New Benefit: Musculoskeletal telehealth program (Virtual Physical Therapy) will be included in the plan at no member cost share
- New Benefit: The Fertility Preservation Benefits will be included in the plan at the group level coinsurance
- New Exclusion: Medical marijuana, cannabis, or other supplies and/or services rendered at a dispensary will be excluded. This does not include synthetic pharmaceutical products approved by the FDA and included on the Formulary.



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 **TravelGuard (Wellfleet) at (877-305-5030)** 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.

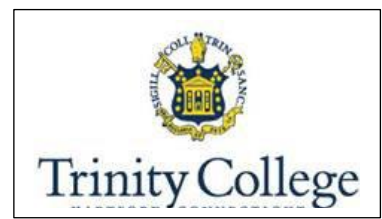
What other services are available to me through my SHIP?

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.



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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. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>.

How do I obtain an ID card?

ID cards are usually available 5-7 business days after your enrollment is processed by Wellfleet.

1. Go to www.wellfleetstudent.com.
2. Enter your school name in the “Find Your School” search box.
3. Under ‘Discover My Benefits’, click on ‘Log In to access my ID card, view claims, and more’.
 - If you have created a Wellfleet account in the past, log in.
 - If you have not created a Wellfleet Account, click ‘Create an Account’ and complete the registration process. When entering your student ID, please add two zeros to the front of your number.
Example: 001234567.
4. Use the “Student Options” tab located at the top of the page to email or print your ID card.