



Berklee

2025–2026

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 www.gallagherstudent.com/Berklee ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After June 1, 2023 (if applicable)	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts P.O. Box 9860630 Boston, MA 02298 Phone: 1-888-753-6615 Website: https://www.bluecrossma.org/
Preferred Provider Network	Blue Care Elect PPO Network	Phone: 1-800-810-BLUE (2583) www.gallagherstudent.com/Berklee click "Find a Doctor"
Participating Pharmacies	CVS Caremark	Phone: 1-800-552-8159 www.gallagherstudent.com/Berklee click "Pharmacy Program"
Voluntary Dental	Blue Cross Blue Shield Dental Blue	Phone: 1-888-753-6615
Gallagher Student Health Complements	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	www.gallagherstudent.com/Berklee click "Plan Discounts"
Worldwide Assistance Services (Medical Evacuation and Repatriation)	GeoBlue	www.geobluestudents.com <u>Within the United States:</u> Phone: 1-844-268-2686 Email: studentinfo@geo-blue.com <u>Outside of the United States:</u> Phone: +1-610-263-2847 Email: customerservice@geo-blue.com
OPT Coverage	Berklee	https://forms.gle/cxkiCU8FhW5pF2ei7



Getting Started

How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)?

Go to www.gallagherstudent.com/Berklee

Am I eligible for student health insurance?

Enrollment in a health insurance plan is required for all students at Berklee. To ensure compliance with this policy, all registered students taking credit hours are automatically enrolled in and billed for the Student Health Insurance Plan. Once you meet eligibility for the first 31 days from the effective date of your Plan, you are enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

How do I enroll?

1. Go to www.gallagherstudent.com/Berklee.
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?

1. Go to www.gallagherstudent.com/Berklee.
2. Follow the login Instructions.
3. Click "Enroll".
4. Follow the instructions to complete the form to enter and enroll your "Dependent Spouse/Partner" and/or "Dependent Children".

You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

Note: If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.



How do I enroll in OPT Coverage?

Students who are eligible to enroll in OPT coverage can request assistance by filling out the request form found here <https://forms.gle/cxkiCU8FhW5pF2ei7>

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?

1. Go to www.gallagherstudent.com/Berklee
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.*

Note: *Valencia Students in the annual study abroad program follow the process outlined in the materials provided in the directions you received.*

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.



To initiate the Qualifying Life Event process:

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

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

Yes, but only if it's before your waiver/enrollment deadline of **August 1, 2025**.

1. Go to www.gallagherstudent.com/Berklee.
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 1, 2025.

Once enrolled, can I cancel? Get a refund?

For students studying on the Boston Campus –

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 are entering the armed forces.
- You will not be enrolled at school for the spring semester because you are graduating or fully withdrawing from Berklee. 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).

Your request to terminate coverage needs to be submitted to Gallagher Student Health & Special Risk no later than the last day of fall coverage (12/31/2025).

- To request to terminate coverage because one of the outlined conditions above applies
 - Go to www.gallagherstudent.com/Berklee.
 - Locate the "account details" section and click on the "Terminate Coverage" hyperlink and follow the on-screen directions. Your request will be confirmed with your school and you will receive an email confirming if your request has been approved within 5 business days.

Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.

For students studying on the New York Campus:

Yes, you can request to terminate the remainder of the coverage — and receive a pro-rated premium refund — in the following situations:

- You are entering the armed forces.
- You submit a Termination of Coverage Form at www.gallagherstudent.com/Berklee to cancel your coverage. *If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage doesn't meet your school's waiver requirements, you will not be allowed to terminate coverage.*

Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.

Where can I get more information about my plan?

Go to: gallagherstudent.com/Berklee

Have changes been made to this year's plan?

No changes were made to the Berklee College's plan for the 2025–2026 Policy Year.

Am I still covered while traveling? When studying abroad?

Yes, your plan covers you wherever you are. As long as 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 for emergency medical evacuation or repatriation of remains. It's important to contact **GeoBlue** at **1-844-268-2686** before making arrangements on your own. Otherwise, these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your BCBSMA 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 need 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, BCBSMA ID number, address and school name are on your bill(s). This will help BCBSMA 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 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?

- **Dental Insurance Plan through BCBS of Massachusetts is available** to all students to enroll in a voluntary dental plan at an additional cost payable at time of enrollment. To enroll in the voluntary dental plan, go to www.gallagherstudent.com/Berklee and click on the "Dental Enrollment Form" link. For more information on the plan benefits please visit www.gallagherstudent.com/Berklee and click on the "Coverage Options" tile in the middle of the landing page; then click on the "Plan Details" tile to access the benefit guide for the BCBSMA dental plan.
- Personal **property and Renters Insurance** are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to www.gallagherstudent.com/property to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.
- **SilverCloud Health** is the leading digital mental Digital Mental Health Platform health company, enabling colleges and universities to increase the reach of campus counseling services without increasing staff. SilverCloud programs enable students to access care on their own time in a relatable and accessible format.
- **Student Dental Savings** 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.
- **Student Vision Savings** 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.

How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2025, 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.