

Boston College

2026–2027

Student Health Insurance Plan

Frequently Asked Questions





Table of Contents

Contacts..... 2

Getting Started..... 4

 Where can I learn about the student health insurance plan (SHIP)? 4

Enrolling in the Student Health Insurance Plan..... 4

 Am I eligible for student health insurance? 4

 Once enrolled, can I cancel and get a refund? 5

WAIVING SHIP COVERAGE 5

 Am I eligible to waive?..... 5

 What should I know before waiving? 6

 What is comparable coverage? 6

 If I waive, but then lose my coverage, can I enroll in SHIP?..... 7

 About My Benefits 7

 How can I get more information about my plan? 8

 Have changes been made to this year's plan?..... 8

 Am I still covered if I live off campus? While traveling? When studying abroad? 8

 Am I still covered after I graduate?..... 8

Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment	BC Student Services	1-800-294-0294, bcserve@bc.edu
Dependent Enrollment	Gallagher Student Health & Special Risk	Website: www.gallagherstudent.com/bc
Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 www.gallagherstudent.com/bc click "Help Center"
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Richardson, TX 75380 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	Harvard Pilgrim PPO (MA, ME, NH) UHC Choice Plus PPO (nationally)	Website: www.gallagherstudent.com/BC click 'Find a Doctor'
Participating pharmacies	UHC Pharmacy	Website: www.gallagherstudent.com/BC click 'Pharmacy Program'
Worldwide assistance services (medical evacuation and repatriation)	UHC Global Assistance	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	www.uhcsr.com and log into 'My Account'
Telehealth services	Healthiest You	www.telehealth4students.com



Answer Needed	Who To Contact	Contact Information
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



Student Health &
Special Risk



Getting Started

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

Visit www.gallagherstudent.com/bc.

Enrolling in the Student Health Insurance Plan

Am I eligible for student health insurance?

Students must be in a degree-seeking program or enrolled 75% of full-time in courses for credit to be eligible to participate in the insurance. All eligible students will be automatically enrolled in and billed for the Boston College Student Health Insurance Plan unless a waiver is submitted prior to the deadline.

Boston College will automatically enroll and charge non-degree and WCAS students registering at the credit levels listed below for the Student Health Insurance Plan. Failure to maintain these credit levels will result in the termination of the mandatory insurance plan. Students are responsible for monitoring their eligibility status.

Eligible Credit Levels:

- Graduate Woods College of Advancing Studies — 7 or more
- Graduate Arts and Sciences — 7 or more
- Graduate Education — 7 or more
- Graduate Management — 7 or more
- Graduate Nursing — 7 or more
- Graduate Social Work — 7 or more
- Woods College of Advancing Studies Undergraduate — 9 or more
- School of Theology and Ministry — 7 or more

Any student not in these categories who wants to enroll should contact Boston College Office of Student Services.

Students who are not citizens or permanent residents of the United States will be automatically enrolled in the Boston College Student Health Insurance Plan regardless of the number of the credit hours for which they are enrolled.

Students who are on an approved medical leave of absence are eligible to continue enrollment under the Boston College Student Health Insurance Plan for a maximum of one semester. A student must have been enrolled in the College's Student Health Insurance Plan for the semester immediately preceding the requested enrollment extension, must provide a Leave of Absence Verification letter signed by the Office of Student Services and the student intends to return to the College and remain a degree-seeking candidate.



How do I enroll my dependents?

1. Go to www.gallagherstudent.com/bc.
2. Log in using your student login credentials.
3. Click on the 'Enroll' button under 'Plan Summary'.

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. 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. **Eligible dependents are the student's legal spouse and dependent children under 26 years old.**

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.*

Once enrolled, can I cancel and get a refund?

Once you are enrolled in SHIP you will remain enrolled for that coverage period.

WAIVING SHIP COVERAGE

Am I eligible to waive?

If you are enrolled in a health insurance plan that is fully compliant with the Affordable Care Act and has comparable coverage to the Boston College Student Health Insurance Plan, you may waive the Student Health Insurance Plan.

Domestic students:

1. Students over the age of 18 may waive through www.bc.edu/myservices.
2. Students under the age of 18 must complete a written waiver form. The form must be signed by the parent or guardian and the student. A written waiver form is available on the Forms tab at www.bc.edu/medinsurance

International students:

1. Login to your Gallagher Student account at www.gallagherstudent.com/bc to submit a waiver.

The deadline to submit a waiver is September 25, 2026.

Your insurance plan must provide medical evacuation and repatriation of remains coverage. If your policy does not have this benefit, you may purchase it as a standalone coverage at [Gallagher Student Health & Special Risk - Home](#) click on the Emergency Travel Assistance icon to enroll). You can upload the payment confirmation as proof of coverage. If your policy has this benefit (i.e. SACM sponsored plans), you can simply upload a copy of the verification letter as proof of coverage.

Medical Evacuation and Repatriation is a supplemental policy that is typically available at a reasonable cost, and you can purchase this coverage from the insurance carrier of your choice. If you would like an example cost for comparison when evaluating policies, Gallagher offers the coverage for \$69 (\$54 plus a \$15 handling fee) for an annual policy.

What should I know before waiving?

Before waiving coverage, review your current policy and then consider these questions:

- Is your plan fully-compliant with the ACA? This means services should include, but aren't limited to:
 - Preventive and non-urgent care (this includes most immunizations)
 - Prescription drugs
 - Emergency care
 - Mental health and substance abuse treatment
 - Surgical care
 - Inpatient and outpatient hospitalization
 - Lab work and diagnostic x-rays
 - Physical therapy and chiropractic care
 - Immediate coverage for pre-existing conditions
 - No annual maximum benefits
- Does your plan's provider network have doctors and hospitals near campus?
- If you plan to travel elsewhere during the year, does your coverage also extend to these areas?
- Is the annual cost of your SHIP less expensive than the deductible of your private plan? The cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.

If you decide to waive coverage, you won't have another opportunity to enroll in SHIP until the following plan year unless you experience a qualifying event.

What is comparable coverage?

Comparable coverage means your health insurance plan needs to meet your school's waiver requirements, which may include being fully-compliant with all provisions of the Affordable Care Act (ACA).

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid, HMO or EPO plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

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

1. After the waiver deadline a student may enroll in the student plan only on the basis of a **qualifying event**. Qualifying events include marriage, birth of a child, or loss of coverage from an existing policy. Students who qualify may submit a Petition to Add form, which will be available under the Forms tab after the waiver deadline @ [Medical Insurance - Office of Student Services - Boston College](#)
2. Boston College will route the request to Gallagher Student Health for processing and the charge will be added to your bill.
3. For students who experience a qualifying event after **May 1, 2027** please follow the instructions below.
 - Go to www.gallagherstudent.com/bc.
 - Log in using your student login credentials.
 - Click on “Enroll-Qualifying Life Event” and complete the request
 - A reference number will be emailed upon submission; however, final determination may take 24–48 hours
 - **A payment link will be sent to the student’s email address – enrollment will not be finalized until payment is received.**
 - Email request to quincy.bsd.enrollmentteam@ajg.com for manual processing of your request.

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 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.



Have changes been made to this year's plan?

No changes were made to the plan were made for 2026/2027.

How can I get more information about my plan?

Please visit www.gallagherstudent.com/bc

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 for emergency medical evacuation or repatriation of remains. It's important to contact UnitedHealthcare Global (assistance@UHCGlobal.com) 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 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, ID number, address and school name are 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 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 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.