

# Fairfield University

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 Phone: 1-800-397-2874 Website <a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> , click the 'Customer Service' link
ID cards, benefits, claims, claims payments incurred & Tax forms	Wellfleet	2077 Roosevelt Ave, Springfield, MA 01104 Phone: 1-800-633-7867 Email: <a href="mailto:customerservice@wellfleetinsurance.com">customerservice@wellfleetinsurance.com</a> Website: <a href="http://www.wellfleetinsurance.com">www.wellfleetinsurance.com</a>
Preferred Provider Network	Cigna PPO Network	Phone: 1-877-657-5030 Website: <a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> click "Find a Doctor"
Participating pharmacies	Wellfleet Rx	Website <a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	<a href="http://www.gallagherstudent.com/fairfield">www.gallagherstudent.com/fairfield</a> click "Program Enhancements"
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
Behavioral Health Services	CareConnect	Phone: 1-888-857-5462



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## Getting Started

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

Visit [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield)

### How do I log in?

- Go to [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield)
- Under 'Profile', click on LOG IN.

**First-time users:** You will need to complete the registration form by clicking on "Sign Up." **Please register using your school email address.** Upon registration, look for an email from Gallagher Student Health to verify your email address and activate your account. Click on the link within email and it will take you directly to your newly created Gallagher Student Health account. If you are unable to locate the link within your email, please check your junk/spam folder and activate your account.

## Enrolling in SHIP

### Am I eligible for student health insurance?

- All full-time Domestic Undergraduate students, Graduate and Second Degree Nursing Students are automatically enrolled in and billed for the Student Health Insurance Plan, unless proof of comparable coverage is provided.
- All International Undergraduate and International Graduate students are automatically enrolled 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 will be enrolled for the remainder of the coverage period. Home-study, correspondence and online courses do not fulfill this requirement.

### How do I enroll in SHIP?

1. Go to [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield)
2. Follow the login instructions.
3. View "Account Details," found on the lower left side of landing page.

### How do I enroll my dependents?

1. Go to [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield).
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."



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5. Enrollment confirmation email will be sent.
6. You will receive an email with a link to submit payment.

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 Dependent Spouse or Birth Certificate for Dependent Child.***

## Can I enroll my dependents outside of the open enrollment period?

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

## Am I eligible to waive?

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, 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.

## How do I waive health insurance coverage?

**The waiver deadline is September 18, 2024**

- Log onto my.fairfield.edu (<http://my.fairfield.edu>); Net ID and password required
- Enter "health insurance waiver" in the search tool
- Click on the "Student Health Insurance Waiver" icon



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- Complete the form
- Be sure to click on the “submit” button on the bottom of the screen

Contact [healthinsurance@fairfield.edu](mailto:healthinsurance@fairfield.edu) with any issues regarding the waiver process

**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 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 [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield)
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 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.**



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## About My Benefits

To find out more about your benefits please visit <https://www.studentinsurance.com/Client/1027>

### **Do I need a referral from my school's Health Services to see an off-campus health provider?**

No, you don't need a referral. However, it's a good idea to see your on-campus Health Center first since they can connect you with valuable on-campus services or refer you to providers. For more information, visit your school's Health Services website at: [www.fairfield.edu/healthcenter](http://www.fairfield.edu/healthcenter)

### **Does my SHIP plan include dental and/or vision insurance?**

If you are 26 or younger, SHIP provides preventive dental and vision benefits as required by the Affordable Care Act. The same is true for your eligible and enrolled dependents. Refer to your SHIP brochure or certificate of coverage for details. <https://www.studentinsurance.com/Client/1027>

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

No changes were made to the plan for the 2024–2025 Policy Year.

### **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 (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.



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## 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 SHIP?

The following services are included and complement your SHIP program:

- **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.

For more information on the complements programs please visit [www.gallagherstudent.com/fairfield](http://www.gallagherstudent.com/fairfield)

## How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, 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.



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