

Fairfield University

2025–2026

Student Health Insurance Plan

Frequently Asked Questions



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: www.gallagherstudent.com/fairfield , 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: customerservice@wellfleetinsurance.com Website: www.wellfleetinsurance.com |
| Preferred Provider Network | Cigna PPO Network | Phone: 1-877-657-5030 Website: www.gallagherstudent.com/fairfield click "Find a Doctor" |
| Participating pharmacies | Wellfleet Rx | Website: www.gallagherstudent.com/fairfield 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) (Behavioral Health) | www.gallagherstudent.com/fairfield 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 |

Getting Started

Am I eligible for student health insurance?

Fairfield University requires that all full-time undergraduate students (domestic and international) have health coverage. All full-time undergraduate and graduate students are eligible to participate in the Student Health Insurance Plan. Eligible students will automatically be enrolled in and billed for the Student Health Insurance Plan, unless proof of comparable coverage is received by the published deadline. International students cannot waive the University-sponsored health insurance coverage.

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

Visit www.gallagherstudent.com/fairfield or use the QR Code below



How do I log in?

- Go to www.gallagherstudent.com/fairfield or use the QR Code above

Enrolling in SHIP

How do I enroll in SHIP?

1. Go to 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?

Dependent coverage is not offered.

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.

Please Note: Gallagher Student Health will be validating the information submitted through your online waiver to help ensure your coverage meets the University's waiver requirements.

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/fairfield or use the QR Code above
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information to complete the request.

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.

The waiver deadline is September 8, 2025

If you have successfully waived but decide to enroll you can cancel the waiver form after it's been submitted by following the directions below.

Before your waiver/enrollment deadline of

1. Go to www.gallagherstudent.com/fairfield
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."
5. Click "Rescind My Waiver."

Note: The waiver must be rescinded before the September 8, 2025. If you have rescinded your waiver and are trying to undo the action you must call the GSH Customer Service Team for assistance at [800-397-2874](tel:800-397-2874).

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.



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To initiate the Qualifying Life Event process:

1. Go to 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.
5. **Gallagher will send a payment link to students once their QLE request has been approved and processed.**

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

About My Benefits

To find out more about your benefits please visit the Wellfleet page linked below for plan specific information. <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

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. Refer to your SHIP brochure or certificate of coverage for details. <https://www.studentinsurance.com/Client/1027>

Have any benefit changes been made to this year's plan?

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.
- Dependent coverage has been removed from the 2025-2026 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 (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 (or a digital copy) 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.



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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

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.



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