

Smith College School for Social Work
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 www.gallagherstudent.com/SmithSSW click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After June 1, 2025	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/SmithSSW click "Find a Doctor"
Participating Pharmacies	CVS Caremark	Phone: 1-800-552-8159 www.gallagherstudent.com/SmithSSW click "Pharmacy Program"
Voluntary Dental and Vision	Blue Cross Blue Shield Dental Blue	Phone: 1-888-753-6615 www.gallagherstudent.com/SmithSSW
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 www.findbestbenefits.com/student 800-252-3059 www.findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
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

Getting Started

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

1. Visit www.gallagherstudent.com/SmithSSW.
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.)

How do I enroll?

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

Those on Medicaid in MA, NH, VT, RI and CT may submit the insurance waiver as your insurance will meet the requirement for student insurance to waive out of the Student Health Insurance Plan.

If you are enrolled in an out-of-state Medicaid plan, excluding the states of MA, NH, VT, RI, and CT, your insurance waiver will be denied.

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

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.

Prior to the waiver/enrollment deadline of June 16, 2025.

1. Go to www.gallagherstudent.com/SmithSSW
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 June 16, 2025.

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/SmithSSW.
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 for that coverage period. However, if you are enrolled in annual coverage, you may only request coverage termination in the following situations:

- You're entering the armed forces.
- You take a leave of absence or withdraw from school for any reason. 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 December 1, 2025.

If you meet any of the criteria outlined above you may submit a request to terminate coverage. Requests need to be submitted to Gallagher Student Health & Special Risk at www.gallagherstudent.com/SmithSSW **no later than November 30, 2025**. The form will be available from November 1 through November 30, 2025.

To Terminate Coverage –

1. Go to www.gallagherstudent.com/SmithSSW.
2. Follow the login Instructions.
3. Navigate to "Account Details" under "Plan Summary," click the "Terminate Coverage" link.
4. Complete the termination form, choosing your appropriate termination reason.
5. Some selections, like "alternate coverage," will prompt you to provide alternate insurance information.
6. Submit the form.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/SmithSSW or <https://www.bluecrossma.org/>

How much does my student health insurance cost?

See chart below:

	Annual Coverage (06/01/2025–05/31/2026)	Graduating Students (06/01/2025-08/31/2025)	Students Returning from LOA (09/01/2025-05/31/2026)
Enrollment/Waiver Deadline	June 16, 2025	June 16, 2025	September 15, 2025
Graduate Student	\$8,812	\$2,203	\$6,609

Have changes been made to this year's plan?

Here are the changes made for the 2025–2026 Policy Year:

- Increased the Outpatient Surgery Copay from \$750 to \$1000
- Increase the retail Prescription Copay from \$15/\$35/\$60 to \$20/\$40/\$70 and the mail order copay from \$35/\$85/\$150 to \$45/\$100/\$175

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 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 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.