



Student Health &
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

Frequently Asked Questions

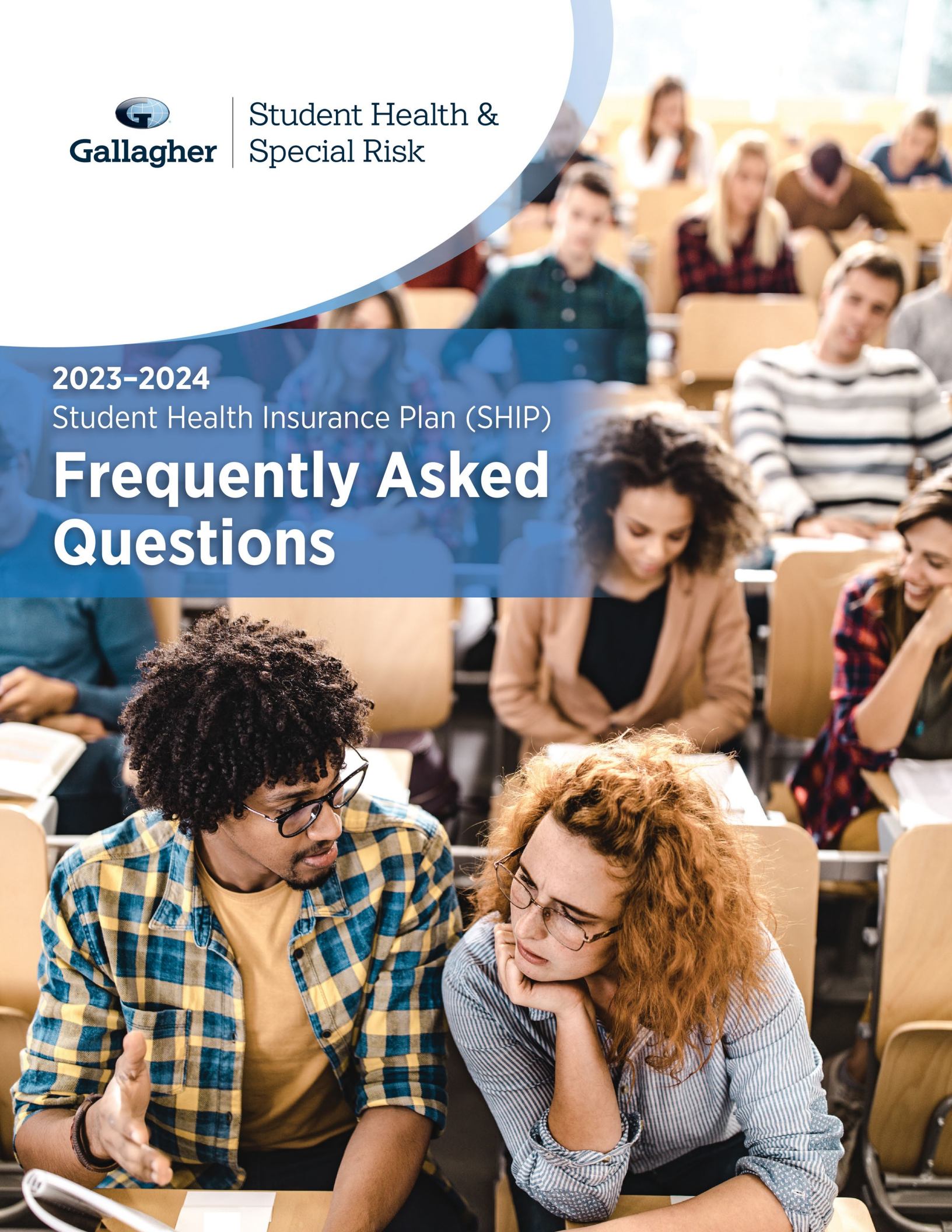




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Student Health &
Special Risk



Getting Started

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

Go to www.gallagherstudent.com/wesleyan

Enrolling in My SHIP

Am I eligible for student health insurance?

All full-time undergraduate and graduate students will be automatically enrolled in and billed for the Student Health Insurance Plan, unless proof of comparable coverage is received by the published deadline.

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 login to enroll or waive (opt out) of SHIP?

1. Visit www.gallagherstudent.com/wesleyan
2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

No action is needed as you are already enrolled. To view your coverage details:

1. Go to www.gallagherstudent.com/wesleyan
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

How do I enroll my dependents?

How do I enroll my dependents? (Undergraduate students)

1. Go to www.gallagherstudent.com/wesleyan.
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 Dependent Spouse or Birth Certificate for Dependent Child.

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

In such cases, you must submit a Dependent Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at www.gallagherstudent.com. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Note: Once your dependent is enrolled, you can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

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 to have 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 not available—outside of your HMO's service area and will not meet your school's waiver requirements.

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/wesleyan
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.



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.

Will you audit or verify my waiver request?

No, we will not verify the information provided on your waiver. It is your responsibility to review the SHIP material to be sure your health insurance plan meets your school's waiver requirements. However, if you are covered by an out-of-state Medicaid plan, your request to waive may be denied as this plan will only cover you for emergency situations outside of the plan's service area. If you elect to waive, you will be responsible for any medical expenses you incur.

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

Yes, but only if it's before your waiver/enrollment deadline of **August 15, 2023**.

1. Go to www.gallagherstudent.com/wesleyan.
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 15, 2023**.

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/wesleyan.
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.**

About My Benefits

What do my benefits include?

You can find out more about your benefits by accessing your school specific information here:

[Wellfleet Student - Wesleyan University - CCIC \(studentinsurance.com\)](http://www.wesleyan.edu/healthservices)

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

No, you do not 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: <https://www.wesleyan.edu/healthservices/>.

Have changes been made to this year's plan?

No changes were made to the plan for the 2023–2024 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.

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 my 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/wesleyan

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.

Contact Information

Who do I contact?

See the guide below:

| Answer Needed | Who To Contact | Contact Information |
|--|---|--|
| Enrollment, coverage, or service concerns | Gallagher Student Health & Special Risk | 500 Victory Road, Quincy, MA 02171 Phone: 1-800-499-5062 www.gallagherstudent.com/wesleyan , 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/wesleyan , click "Find a Doctor" |
| Participating pharmacies | Wellfleet Rx | Website: www.gallagherstudent.com/wesleyan , 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) | www.gallagherstudent.com/wesleyan click "Program Enhancements" |



| Answer Needed | Who To Contact | Contact Information |
|--|----------------|---|
| 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 |