

Brooklyn Law School

2025–2026

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 ID cards	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/BrooklynLaw">www.gallagherstudent.com/BrooklynLaw</a> click the 'Help Center' link or Call <b>(800) 394-5783</b>
Benefits, claims, claims payments incurred & Tax forms	Aetna Student Health	Phone: 1-866-746-6590 Click the "Aetna Member Website" link to login Website: <a href="http://www.aetnastudenthealth.com">www.aetnastudenthealth.com</a>
Preferred Provider Network	Aetna PPO Network	Website: <a href="http://www.gallagherstudent.com/BrooklynLaw">www.gallagherstudent.com/BrooklynLaw</a> Click on 'Find a Doctor'
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-888-792-3862 Website: <a href="http://www.gallagherstudent.com/BrooklynLaw">www.gallagherstudent.com/BrooklynLaw</a> click on 'Pharmacy Program'
Voluntary Dental	Ameritas	Phone: 1-855-672-3232 (refer to website for plan costs)



Answer Needed	Who To Contact	Contact Information
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	Coast to Coast Vision 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a> UNI-CARE 800-252-3059 <a href="http://www.findbestbenefits.com/student">www.findbestbenefits.com/student</a> SilverCloud <a href="https://qsh.silvercloudhealth.com/signup/">https://qsh.silvercloudhealth.com/signup/</a>
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-800-850-4556 Collect from outside of the United States: 1-603-328-1713 Website: <a href="http://www.oncallinternational.com">www.oncallinternational.com</a>
Telehealth services	Teladoc (Aetna)	<a href="https://www.teladoc.com/aetna-therapy/">https://www.teladoc.com/aetna-therapy/</a>

## 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/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
2. Under "Profile," click "Log In" and enter your student login credentials.

### How do I enroll?

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



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## How do I enroll my dependents?

This plan does not offer coverage for your dependents.

## 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.**

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

## If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below.

This must be completed prior to the waiver/enrollment deadline.

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw). Follow the login instructions.
2. Navigate to "Account Details."
3. Click "Click Here to Rescind Your Waiver."
4. Click "Rescind My Waiver."

**Note:** Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after the Waiver Deadline.

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



**Standard (for hard waiver schools):**

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/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
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.*

**If your enrollment in SHIP is on a voluntary basis, there is no option for the Qualifying Life Event process if you lose coverage with your current health insurance plan.**

**Once enrolled, can I cancel? Get a refund?**

You can request to terminate the remainder of the coverage (and receive a pro-rated premium refund) in the following situations:

1. You are entering the armed forces.
2. You submit a Termination of Coverage form to Gallagher Student Health & Special Risk to cancel your coverage.

**To Request Termination of Coverage**

1. Go to [www.gallagherstudent.com/BrooklynLaw](http://www.gallagherstudent.com/BrooklynLaw).
2. In the “Account Detail” tile under “Plan Summary,” click the “Termination of Coverage” link.
3. Complete the termination form and choose your appropriate termination reason.
4. Some selections, like “Alternate Coverage,” will prompt you to provide alternate insurance information.
5. Submit the form.

If your request is approved, your coverage will terminate at the end of the month during which we received the request. Note: If your health coverage does not meet your school’s waiver requirements, you will not be allowed to terminate coverage. Also, the prorated premium refund will be credited to your student account at the end of month.

**Where can I get more information about my plan?**



Go to <https://www.aetnastudenthealth.com/>.

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

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

- No changes were made for the 2025–2026 Policy Year

### **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 On Call International before making arrangements on your own. Otherwise, these services will not be covered.

If you have an emergency while traveling at least 100 miles from your primary residence or when traveling in a foreign country, call On Call International as soon as possible by dialing 1-866-525-1956 (within the United States) or 1-603-328-1956 (outside the United States). On Call International can provide the travel and medical assistance services.

#### **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.