

**Sterling College**  
Working Hands. Working Minds.

Sterling College

2024–2025

Student Health Insurance Plan

# Frequently Asked Questions



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## Getting Started

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

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

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All Undergraduate and Graduate students will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is provided 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?

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

1. Under "Profile," click "Log In" and enter your student login credentials.

**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.

### How do I enroll or waive?

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

1. Login under "Profile."
2. Click on the "Enroll" button under "Plan Summary."
3. Complete and submit the form by following the instructions.
4. Enrollment confirmation email will be sent.

## How do I enroll my dependents?

### No Dependent Coverage

This plan does not offer coverage for your dependents.

## 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?

### Standard:

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

1. Follow the login instructions.
2. Click on the "Waive" button under "Plan Summary."
3. You will need your health insurance information.
4. Follow the instructions to complete the form.
5. 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.*

## Will you audit or verify my waiver request?

1. 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.

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

1. Follow the login instructions.
2. Navigate to "Account Details."
3. Click "Click Here to Rescind Your Waiver."
4. Click "Rescind My Waiver."

**Note:** Once waiver is rescinded, this action cannot be reversed. You may not edit your form after 10/1/2023.

## 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.

### To initiate the Qualifying Life Event process:

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

1. Follow the login instructions.
2. Click on "Enroll-Qualifying Life Event."
3. 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.

## About My Benefits

### What do my benefits include?

Your SHIP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and X-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs. It also covers intercollegiate sports injuries the same as any other injury.

It covers preventive care services at no cost when you use in-network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use in-network providers. This is the advantage to using in-network providers. When you use out-of-network providers the coinsurance is less, which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$250.00 per insured, per policy year deductible for in-network services and a \$250.00 per insured, per policy year deductible for out-of-network services.
- It has a \$20.00 copayment for office visits.
- Prescription drugs are covered for a 30-day supply after a:
  - \$25.00 copay for a generic/tier-1 drug.
  - \$50 copay for a preferred brand name/tier-2 drug.
  - \$75 copay for a non-preferred brand name/tier-3 drug.

**Note:** In some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a prior authorization before you can pick-up your prescription. You can see review your plan's pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/sterling](http://www.gallagherstudent.com/sterling).

### How can I get more information about my plan?

Go to [www.gallagherstudent.com/sterling](http://www.gallagherstudent.com/sterling) or [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

#### **No changes made:**

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?

### With Travel Assistance:

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 Travel Guard (877) 305-1966 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?

### Standard:

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?

**Uni-Care Dental Savings Program** – allows your students' access to savings from 10% to 50% on dental care expenses at any of the participating Uni-Care dental providers nationwide. Dental services students include, routine cleaning exams, x-rays and orthodontics.

- **Coast to Coast Vision Savings Program** – provides your students with access to a network of nationwide locations including many larger retail outlets and independent providers. Your students can save between 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations and 40% to 50% off the national average on LASIK.
- **SilverCloud** – an online behavioral health platform that provides behavioral health care and support for enrolled students. The platform delivers clinically proven, evidenced-based content, programs and support for depression, anxiety. Stress, resilience and sleep programs, anytime, anywhere.

## How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2024, 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 gallagherstudent.com/Sterling click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/15/2024	Wellfleet Student	Wellfleet Group, LLC  PO Box 15369  Springfield, MA 01115  Phone: 1-877- 657-5030,  Email:  <a href="https://wellfleetstudent.com/contact/">https://wellfleetstudent.com/contact/</a> Website: <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>
Preferred Provider Network	CIGNA PPO Network	Phone: 1-800-997-1654  Website: <a href="http://www.gallagherstudent.com/sterling">www.gallagherstudent.com/sterling</a> , click "Find a Doctor"



<b>Answer Needed</b>	<b>Who To Contact</b>	<b>Contact Information</b>
Participating Pharmacies	Wellfleet RX	Phone: 1-877-640-7940  Website: www.gallagherstudent.com/sterling, click "Pharmacy Program"
Voluntary Dental	Ameritas Dental Ameritas Vision	1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements) (if applicable)		
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 or Student Assistance Program	Phone: 1-800 634-7629
Telehealth Services	CareConnect	Phone: 1-888- 857-5462