Vassar College

2026–2027

Student Health Insurance Plan

Frequently Asked Questions

Gallagher | Student Health & Special Risk

VASSAR

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Gallagher | Student Health & Special Risk

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/vassar; click "**Help Center**" or call (800) 471-6936
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	**United Healthcare Student Resources**	UnitedHealthcare Student Resources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: customerservice@uhcsr.com Website: www.uhcsr.com/
Preferred Provider Network	**United Healthcare Choice Plus**	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/Vassar; click "**Find a Doctor**"
In-Network pharmacies	**UnitedHealthcare Pharmacy Network**	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/Vassar, click "**Pharmacy Program**"
Voluntary Dental and Vision	**Ameritas Dental and Vision**	Phone: 1-855-672-3232 Website: www.gallagherstudent.com/Vassar click "**Additional Products Available**"

Answer Needed	Who To Contact	Contact Information
Worldwide Assistance Services (Medical Evacuation and Repatriation)	**United Healthcare Global**	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHCGlobal.com
Assistance programs	**24/7 Student Assist**	Phone: 1-877-862-1172
Telehealth services	**Healthiest You 24/7 Doctor Access and Virtual Counselor Access**	Phone:l:1-877-862-1172 Website: http://www.telehealth4students.com/

Getting Started

Am I eligible for student health insurance?

All registered full-time students are automatically enrolled in and billed for the SHIP unless proof of comparable coverage has been 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.

All international students are enrolled in SHIP on a mandatory basis and cannot waive coverage.

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

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

How do I enroll?

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

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/vassar.
2. Follow the login instructions.
3. Click on the "ENROLL" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation will be sent.

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 a dependent spouse or birth certificate for a dependent child.*

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/vassar.

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/vassar.
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 your waiver is rescinded, this action cannot be reversed. You may not edit your form after the close of the waiver and enrollment period.*

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/vassar.
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/vassar.
2. In the “Account Detail” tile under “Plan Summary,” click the “Termination of Coverage” link.
3. Complete the termination from 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 www.uhcsr.com.

Have changes been made to this year's plan?

No changes were made to the plan for the 2026–2027 Policy Year.

Am I still covered while traveling or 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 Global Travel Plus at 1-855-289-2618 before making arrangements on your own. Otherwise, these services will not be covered. One simple phone call to Global Travel Plus (GTP's) 24/7 operations center will immediately connect you to doctors, hospitals, pharmacies and other assistance resources should you experience a medical or non-medical emergency while traveling or studying more than 100 miles from home or in a foreign country.

- GTP's global services include:
- Medical Referrals
- Emergency Medical Evacuations and Repatriations
- Assistance with Foreign Hospital Admission
- Prescription Assistance
- Lost Luggage and Document Assistance
- Travel Information including country-specific profiles
- Toll free # is included on your GTP ID card
- More information on Travel Assistance Services is available in My Account.

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.