

Swarthmore College

2026–2027

Student Health Insurance Plan

Frequently Asked Questions



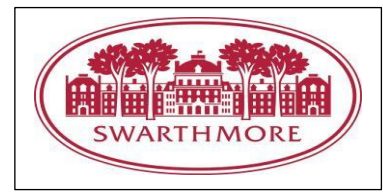


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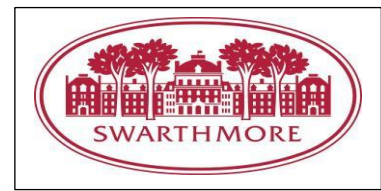
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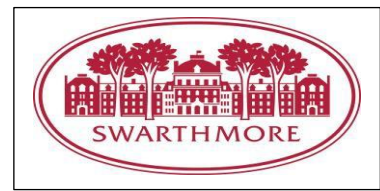
This document is intended as a general summary. It is not inclusive of all benefits, restrictions and exclusions in your Student Health Insurance Program. Insurance brokerage and related services to be provided by Gallagher Affinity Insurance Services, Inc. (License No. 100310679 | CA License No. 0783129)

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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 Website: www.gallagherstudent.com/swarthmore , click Help Center link
ID cards, benefits, claims, claims payments incurred & Tax forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Website: Aetna Student Health Aetna Student Health
Preferred Provider Network	Aetna PPO	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/swarthmore , click "Find a Doctor"
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
Worldwide assistance services (medical evacuation and repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast (Discount Vision) UniCare (Discount Dental) Guided Resources (Behavioral Health)	Coast to Coast Vision UNI-CARE Dental Phone: 1-800-252-3059 Findbestbenefits.com/student Guidance Resources Website: guidanceresources.com/members
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	1-800-556-1555 (TTY: 711)
Telehealth services	Teledoc	1-855-835-2362 Teladoc Health®
Dental Coverage	Aetna Dental	Dental benefits Aetna Student Health



Getting Started

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

1. Log into MySwarthmore
2. Click on 'Worth Health Center' and click Health Insurance Waiver OR
3. Scan the QR code below to go to www.gallagherstudent.com/Swarthmore.



How do I enroll my dependents?

You must be enrolled in order to enroll/add your dependents to the student health insurance plan.

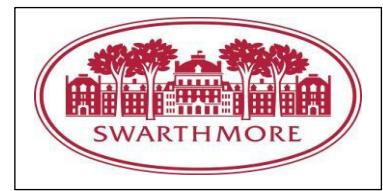
1. Go to www.gallagherstudent.com/Swarthmore.
2. Follow the login Instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. You will be prompted to submit payment.
6. Once the enrollment has been verified and approved, 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.



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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.

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.

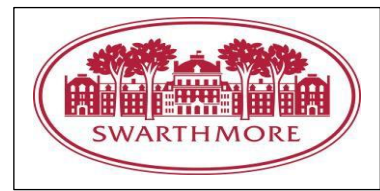
Waiver requirements include being enrolled in a health insurance plan that is fully compliant with all provisions of the Affordable Care Act (ACA), requires you to have access to providers near campus and coverage for services beyond urgent and emergency services. Therefore, if you are enrolled in an 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.**

How do I waive the Student Health Insurance Plan (SHIP)?

To begin the waiver process, please start on the MySwarthmore page using the instructions below:

1. Log into MySwarthmore
2. Click on 'Worth Health Center' and click Health Insurance Waiver OR
3. Go to www.gallagherstudent.com/Swarthmore.
4. Follow the login Instructions.
5. Click on the "Waive" button under "Plan Summary."
6. You will need your health insurance information to waive.
7. 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.*



Can I cancel the waiver form?

Yes, you can if it is prior to the waiver/enrollment deadline of June 15, 2026.

1. Log into MySwarthmore
2. Click on 'Worth Health Center' and click Health Insurance Waiver OR
3. Go to www.gallagherstudent.com/Swarthmore.
4. Follow the login instructions.
5. Navigate to "Account Details."
6. Click "Click Here to Rescind Your Waiver."
7. Click "Rescind My Waiver."

Note: Once waiver is rescinded, this action cannot be reversed. You may not edit your form after June 15, 2026

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.

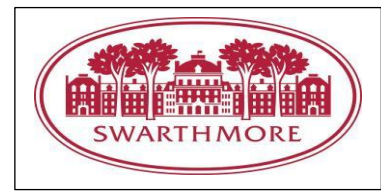
You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- 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/Swarthmore.
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.



Where can I get more information about my plan?

Scan the QR code below to go to www.gallagherstudent.com/Swarthmore



Or, visit [Aetna Student Health | Aetna Student Health](#)

Have changes been made to this year's plan?

Swarthmore College has changed the Health Insurance Carrier to Aetna Student Health effective 8/17/2026

Am I still covered while traveling? When studying abroad?

Yes, your plan covers you wherever you are. As long as you are enrolled in SHIP and paid the premium, you'll be covered. Other information about seeking medical care abroad, 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 Toll-free within the United States at 1-866-525-1956 or call collect from outside of the United States at 1-603-328-1956, before making arrangements on your own. Otherwise, these services will not be covered.

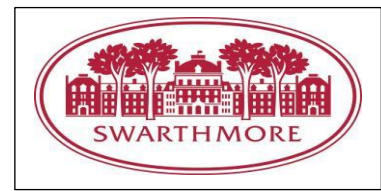
Other information about seeking medical care abroad:

- 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.



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General Account Information

How do I obtain an ID card?

ID cards will be available on August 17, 2026

1. Visit www.aetnastudenthealth.com
2. Type your school's name in the 'Find your school' search bar.
3. Click on the "Get your ID Card" link.
4. Input your Student ID, Date of Birth and Swarthmore email
5. Available ID card(s) will display once you hit submit. Select the ID card(s) you would like to receive and then click 'Send Email'.
6. You will receive a secure Mimecast email with a PDF of your ID card attached.
 - a Note: You will be prompted to create a Mimecast account if you don't already have one. Please contact the Secure Email team if you experience any issues accessing the secure email: 1-800-237-7476. When prompted, choose option 3, then 4 (Secure Email) during normal business hours; 8AM to 6PM EST.

How do I find a doctor?

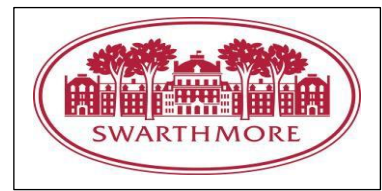
1. Go to www.gallagherstudent.com/Swarthmore.
2. Scroll down to the bottom of the landing page.
3. Click on "Find a Doctor".

How do I find a pharmacy?

1. Go to www.gallagherstudent.com/Swarthmore.
2. Scroll down to the bottom of the landing page.
3. Click on "Pharmacy Program".

How do I obtain an ID card for dental coverage?

For students who are up to age 19 years, the student health insurance plan (SHIP) includes pediatric dental benefits. You will automatically be sent a **dental** ID card to your address on file. If you have questions about the dental benefits, go to [Dental benefits | Aetna Student Health](#)



What other services are available to me through my SHIP?

Coast to Coast Vision™

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, to access your Coast to Coast Vision™ membership card, visit www.findbestbenefits.com/student, or for questions about the discount plan, call 800-252-3059.

UNI-CARE

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. For more information, to access your UNI-CARE membership card, visit www.findbestbenefits.com/student, or for questions about the discount plan, call 800-252-3059.

Guidance Resources Program

Access your ComPsych® GuidanceResources® services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, wellness, finance, free time and much more. With 24/7 access, you can get the info you need when and where you need it by visiting guidanceresources.com/members.