Swarthmore College

2025–2026
Student Health Insurance Plan
Frequently Asked Questions

Gallagher | Student Health & Special Risk
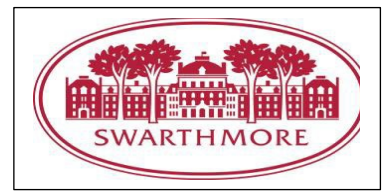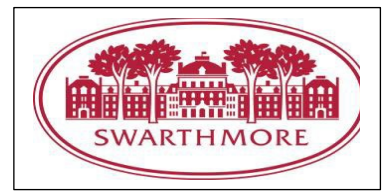
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Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	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	UnitedHealthcare Student Resources	P.O. Box 809025 Dallas, TX 75380 Phone 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
Preferred Provider Network	UnitedHealthcare Choice Plus Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/swarthmore, click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 click "Pharmacy Program"
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare 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
Additional Student Assistance Programs	Student Assistance Program	Phone: 1-877-862-1172
Telehealth services	Healthiest You	Phone: 1-855-866-0895 Website: www.telehealth4students.com
Dental ID cards, benefits (students under 19 enrolled in Pediatric Dental)	UHC Dental	1-877-816-3596
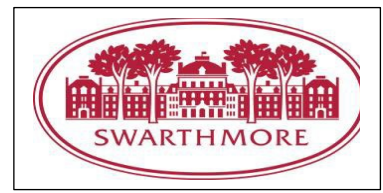
Getting Started

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. 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.*

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.
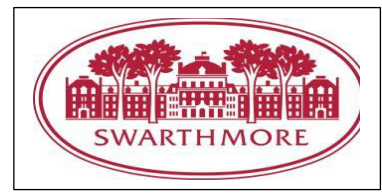
Waiving SHIP Coverage

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, 2025.

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, 2025
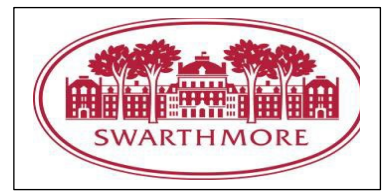
If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

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. **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.**

Where can I get more information about my plan?

Go to www.gallagherstudent.com/Swarthmore or Swarthmore College | UnitedHealthcare Student Resources

Have changes been made to this year's plan?

No changes were made to the plan for the 2025–2026 Policy Year.
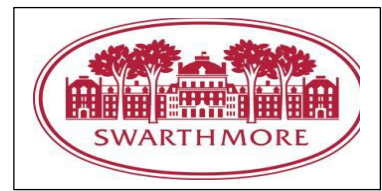
Am I still covered while traveling? When studying abroad?

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 UnitedHealthcare Global Toll-free within the United States at 1-800-527-0218 or call collect from outside of the United States at 1-410-453-6330, 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.

General Account Information

How do I obtain an ID card?

ID cards are usually available 5-7 business days after your enrollment is processed by UHCSR.

1. Go to www.uhcsr.com and enter the name of your school – Swarthmore College.
2. Click on '**Login to My Account**' (top right-hand side).
3. Click '**Register now**' if you haven't created an account or 'Sign in' if you have one.
4. Complete the registration form using your name, date of birth and student ID number.
5. Once logged in, you will have access to ID cards (online or by mail), claim information, explanation of benefits (EOBs) and other plan-related information.
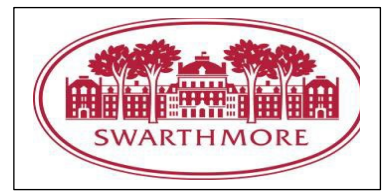
How do I find a doctor?

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, contact **UHC Dental** at the toll-free number: **1-877-816-3596**.