

Wisconsin Lutheran 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 gallagherstudent.com/wlc click “Help Center” 1-833-840-9876
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Wellfleet Student	Wellfleet Group, LLC PO Box 15369 Springfield, MA 01115 Phone: 1-877-657-5030 Website: www.wellfleetstudent.com Contact: https://wellfleetstudent.com/contact/
Preferred Provider Network	Cigna PPO Network	Phone: 1-800-997-1654 gallagherstudent.com/wlc click “Find a Doctor”
Participating Pharmacies	Wellfleet Rx/ESI	Phone Number: 1-877-640-7940 gallagherstudent.com/wlc; click “Pharmacy Program”
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 1.855.672.3232 Ameritas Dental and Vision Insurance
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	Phone: 1-800-634-7629
Telehealth Services	CareConnect	Phone: 1-888-857-5462
Behavioral Health Services	Teladoc	https://www.teladoc.com/wellfleetstudent or (800) 835-2362

Getting Started

How do I log into the Gallagher portal?

1. Visit gallagherstudent.com/wlc.
2. Use the homepage's search feature to find your school through the following actions:
    a. Enter School Name
    b. Select Your Plan Year
    c. Select Plan Type
3. Select **View My School Portal.**
4. Scroll down until you see the **Have An Account** box.
5. Select the **Login/Create an Account** button.
6. **First-time users:** You will need to **Create an Account u**sing your school email address, student ID#, and date of birth. You will need to create a password. Upon creating an account, you will be brought into your Student Portal.
7. **Returning users:** If you have already created an account, enter your school email address and password to log into the student portal.

How do I enroll?

1. Follow the directions to log into the Gallagher portal above.
2. Once logged into your account, select **Need to Enroll in Coverage**, then select **Start Here**.
3. Select the desired term for coverage.
4. Read and acknowledge the enrollment disclaimer by checking the box (**Yes, I agree to the above information**). Then select **Continue**.
5. Review your personal details and then select **Save & Continue.**
6. Next you will have an option to voluntarily purchase additional insurance coverage (dental, vision, tuition, and property insurance) on a direct-pay basis. You can select **Continue** or **Skip**.
7. An enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to gallagherstudent.com/wlc.
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”
4. Follow the instructions to complete the form to:
    a. Enter your “dependent spouse/partner” and/or “dependent children.”
    b. Upload supporting documentation. *
    c. Enroll your dependents.
5. You will be prompted to submit payment.
6. Once your dependents have been approved, you will receive an enrollment confirmation email.

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.

Where can I get more information about my plan?

1. Visit gallagherstudent.com/wlc .
2. Use the homepage’s search feature to find your school through the following actions:
    a. Enter School Name
    b. Select Your Plan Year
    c. Select Plan Type
3. Select **View My School Portal.**

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. 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 TravelGuard [at (877) 305-1966 if you are in the United States or if outside of the country call collect at (715) 295-9311] 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.