Wisconsin Lutheran College | 2026–2027

Student Health Insurance Plan

Frequently Asked Questions



Gallagher | Student Health & Special Risk

WISCONSIN LUTHERAN COLLEGE

Table of Contents

Contacts **2**

Getting Started **3**

How do I log into the portal to enroll in or waive the Student Health Insurance Plan (SHIP)? 3

How do I enroll? 3

How do I enroll my dependents? 3

Once enrolled, can I cancel? Get a refund? 4

Where can I get more information about my plan? 4

Have changes been made to this year's plan? 4

Am I still covered while traveling? When studying abroad? 4

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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

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Getting Started

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

1. Visit gallagherstudent.com/wlc.
2. Under “Profile,” enter your student email address and click "Log In."

First-time users: An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the “Forgot your password?” option on the login page.)

How do I enroll?

1. Go to gallagherstudent.com/wlc.
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 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.

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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?

If you are enrolled in annual coverage and will be graduating at the end of the fall semester, you may request to cancel spring coverage. 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?

Go to gallagherstudent.com/wlc.

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? 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 (see contact information on page 2 of this document) 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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