

The Juilliard School
2026–2027 Student Health Insurance Plan
Frequently Asked Questions



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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 www.gallagherstudent.com/Juilliard ; click "Help Center"
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Website: My School Aetna Student Health Phone: (800) 868-8577
Preferred Provider Network	Aetna PPO	Phone: (800) 868-8577 www.gallagherstudent.com/Juilliard click "Find a Doctor"
Participating Pharmacies	Aetna Pharmacy Network	Phone: (800) 868-8577 www.gallagherstudent.com/Juilliard click "Pharmacy Program"
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) ComPsych (Tele Behavioral Health)	guidanceresources.com/members Click on the "Register" button. Enter StudentBenefits as your ID code to create your personal username and password.
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
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®

Getting Started

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

1. Got to The Juilliard School's OKTA application
2. Log in to OKTA to verify yourself
3. Click on the Gallagher Student Health Application

How do I enroll?

No action is needed as you are automatically enrolled in the student health insurance plan (SHIP). To view your coverage details:

1. Got to The Juilliard School's OKTA application.
2. Log in to OKTA to verify yourself.
3. Click on the Gallagher Student Health Application
4. View "Account Details," found on the lower left side of landing page.

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 The Juilliard School's OKTA application
2. Log in to OKTA to verify yourself.
3. Once logged in, click on the Gallagher Student Health Application to begin the waiver
4. Click the yellow "Waive" button under "Plan Summary."
5. Follow the instructions to complete the form.
6. After you submit the waiver form, you will receive an email with your confirmation number and instructions for your next steps.
7. If you receive an email that your waiver has been denied, please follow the instructions provided to correct the issue (i.e., uploading supporting documents).

Note: Your insurance information is required to complete the waiver form; you will need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

Can I rescind my waiver and enroll in the student health insurance plan?

Prior to the waiver/enrollment deadline of **July 31, 2026**.

1. Go to The Juilliard School's OKTA application
2. Log in to OKTA to verify yourself.
3. Once logged in, click on the Gallagher Student Health Application
4. Navigate to "Account Details."
5. Click "Click Here to Rescind Your Waiver."
6. Click "Rescind My Waiver."

Note: Once waiver is rescinded, This can only be reversed by calling Gallagher Customer Service. You may not edit your form after July 31, 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.

To initiate the Qualifying Life Event process:

1. Go to The Juilliard School's OKTA application
2. Log in to OKTA to verify yourself.
3. Once logged in, click on the Gallagher Student Health Application
4. Click on "Enroll-Qualifying Life Event."
5. 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.

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 The Juilliard School's OKTA application
2. Log in to OKTA to verify yourself.
3. Once logged in, click on the Gallagher Student Health Application
4. In the "Account Detail" tile under "Plan Summary" click "the Termination of Coverage" link.
5. Complete the termination form, choosing your appropriate termination reason.
6. Some selections, like "alternate coverage," will prompt you to provide alternate insurance information.
7. 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.

Does my Student Health Insurance Plan cover Dental and Vision?

If you are **under the age of 19** your student health plan includes the following dental and vision benefits.

Dental: covered at 80% after meeting the deductible. Services include preventive care, routine dental care, oral surgery, endodontics, periodontics & prosthodontics, and orthodontics

Orthodontia and major dental require preauthorization.

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, **if services are not covered under the Certificate, you will be responsible for the full cost of the services.**

Dental Plan Limits:

- 1 dental exam and cleaning per 6 month period
- Full mouth x-rays or panoramic x-rays at 36 month intervals and bitewing x-rays at 6 month intervals

Vision: covered at 80% after meeting the deductible. Services include exams, lenses & frames and contact lenses

Vision Plan Limits

- 1 exam per 12 month period
- 1 prescribed lenses & frames per 12 month period

How can I get my Certificate of Coverage Letter?

- You would need to contact the Aetna Customer Service Team at 1-800-868-8577 to request a Certificate of Coverage Letter
- You may also request one through the Your Member Website; [My School | Aetna Student Health](#)
- You will need to register for the Aetna Your Member site. Once you are registered you would go to the Message Center. There you would need to type a message asking for a termination or eligibility letter.

Where can I get more information about my plan?

Go to www.gallagherstudent.com/juilliard. Or [My School | Aetna Student Health](#)

Have changes been made to this year's plan?

The following changes were made:

- Out of Network Deductible increased from \$50 INN/\$100 OON to \$50 INN/\$300 OON

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 On Call International 1-866-525-1956 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.