

Claremont McKenna College

2024–2025

Student Health Insurance Plan

Frequently Asked Questions



Gallagher

Student Health &
Special Risk

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1 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).

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/cuc.ClaremontMckenna click "Help Center" or call 833-882-3588
ID Cards, Benefits, Claims, Claims Payments Incurred and Tax Forms On or After 8/1/2024	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone:877-480-4161 Website: www.aetnastudenthealth.com
Preferred Provider Network	Aetna EPO Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/cuc.ClaremontMckenna click "Find a Doctor"
Participating pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: w www.gallagherstudent.com/cuc.ClaremontMckenna click "Pharmacy Program"
Voluntary Dental	Ameritas Dental	Phone: 1-855-672-3232
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) Uni-Care (Dental Savings) SilverCloud (Behavioral Health)	https://www.gallagherstudent.com/cuc.ClaremontMckenna click "Program Enhancements"
Worldwide assistance services (medical evacuation and repatriation)	On Call Travel Assistance	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 00-1-603-328-1956
Additional Student Assistance Programs	24/7 Nurseline or Student Assistance Program	Phone: 877-351-7889
Telehealth services	TELADOC	Phone: 855-TELADOC (835-2362)

Getting Started

How do I login to enroll or waive (opt out) of SHIP?

1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna.
2. Follow the login instructions.
3. View “Account Details” found on the lower left side of landing page.

How do I enroll my dependents?

1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna.
2. Follow the login instructions.
3. Click “Enroll”.
4. Follow the instructions to complete the form to enter and enroll your “Dependent Spouse/Partner” and/or “Dependent Children”.

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 Dependent Spouse or Birth Certificate for Dependent Child.

Can I enroll my dependents outside of the open enrollment period?

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

In such cases, you must submit a Dependent Petition to Add form with supporting documentation and payment to Gallagher Student Health & Special Risk within 31 days of the qualifying event. The form can be found on your school's page at www.gallagherstudent.com/cuc.ClaremontMckenna. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Note: Once your dependent is enrolled, you can't terminate dependent coverage unless you lose your Student Health Insurance eligibility.

Am I eligible to waive?

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, your coverage will likely be limited — or unavailable — outside of your HMO's service area and will not meet your school's waiver requirements.

If you are trying to waive SHIP coverage with a Kaiser plan whose coverage area is outside of Southern California please check with them to see if they offer an Away from Home Travel program that would allow you be covered in Southern California at a Kaiser facility. You will need to provide documentation that you are currently enrolled as a Visiting Member. Be sure to include your Temporary Medical Record number when submitting your waiver. Waivers cannot be approved without documentation confirming coverage.

If a claim is submitted before you have an approved waiver, you must stay enrolled in the plan.

How do I waive health insurance coverage?

1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna.
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. 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 my waiver form after I've submitted it?

Yes, if it's before your waiver/enrollment deadline of **9/13/2024**

1. Go to www.gallagherstudent.com/cuc.ClaremontMckenna.
2. Follow the login instructions.
3. Navigate to "Account Details".
4. Click "Edit Waiver".
5. Select the form you want to edit.
6. Update the form as needed.

7. Click "Update & Submit".

NOTE: You can edit your waiver up to 5 times.

You may not edit your form after **9/13/2024**.

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/cuc.ClaremontMckenna
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.

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 pro-rated refund of premium.

Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.

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 www.gallagherstudent.com/schoolurl
2. In the “Account Detail” tile under “Plan Summary” click “the Termination of Coverage” link.
3. Complete the termination form, choosing your appropriate termination reason.
4. Some selections, like “alternate coverage,” will prompt you to provide alternate insurance information.
5. 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.

How do I find out more about my benefits?

Plan benefit information and costs are available here: [My School | Aetna Student Health](#)

Have changes been made to this year’s plan?

No changes were made to the plan for the 2024–2025 Policy Year.

Do I need a referral from my school's Health Services to see an off-campus health provider?

Yes, you need a referral before you see an off-campus provider. Without one, your health benefits could be denied or reduced. To see how referrals works and any exceptions to the referral process, review your SHIP brochure.

Am I still covered if I live off campus? 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. 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 for emergency medical evacuation or repatriation of remains. It’s important to contact **Oncall 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.

Am I still covered after I graduate?

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

What other services are available to me through my SHIP?

The following services are included and complement your SHIP program:

- **SilverCloud Health** — is the leading digital mental Digital Mental Health Platform health company, enabling colleges and universities to increase the reach of campus counseling services without increasing staff. SilverCloud programs enable students to access care on their own time in a relatable and accessible format.
- **Student Dental Savings** — 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. Please note there is a voluntary dental program (***described on the page below – enrollment is direct through the carrier not through the school***)
- **Student Vision Savings** — 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 on the complements programs please visit www.gallagherstudent.com/cuc.ClaremontMckenna.

What other insurance products are available to students?

The following services are also available to students:

- **Personal property and Renters Insurance** are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to www.gallagherstudent.com/cuc.ClaremontMckenna to get a quote and enroll.



- **Dental or Vision Insurance Plans are available** to all students to purchase on a voluntary basis at an additional cost. Go to www.gallagherstudent.com/cuc.ClaremontMckenna. The types of plans and availability of plans vary by state. All students are eligible to enroll, you do not have to be enrolled in SHIP.
- **Tuition Refund Insurance** is available to you on a voluntary basis at additional cost and can protect up to 100% of your education investment should a student need to withdraw for illness, injury, mental health disorder or an unexpected circumstance. Please visit www.gallagherstudent.com/cuc.ClaremontMckenna for complete details about additional insurance products and how to enroll.