

A group of five diverse college students are walking along a paved path lined with lush green trees. From left to right: a young man with reddish-brown hair in a plaid shirt and jeans holds a green folder; a young woman with curly hair in a striped shirt and tan pants holds a yellow folder; a young man with glasses in a grey t-shirt and dark pants carries a denim backpack; a young woman with a ponytail in a grey cardigan and jeans holds purple books; and a young woman with long dark hair in a white t-shirt and distressed jeans holds a blue book. They are all smiling and looking towards each other, suggesting a friendly conversation.

Duke University

2025–2026

Dental Insurance Plan

Frequently Asked Questions



Table of Contents

Contacts 2

Getting Started 3

How do I log into the portal to enroll in or opt of the Student Dental Plan? 3

How do I enroll? 3

How do I enroll my dependents? 4

Once enrolled, can I cancel? Get a refund? 5

*Where can I get more information about my plan? **Error! Bookmark not defined.***

Have changes been made to this year's plan? 5



Contacts

Answer Needed	Who To Contact	Contact Information
Enrollment, Coverage or Service Concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 https://www.gallagherstudent.com/duke click "Help Center"
ID Cards or claims	Aetna Dental	https://www.aetnastudenthealth.com/en/school/259977/index.html (877) 238-6200
Voluntary Dental	Aetna Dental	https://www.aetnastudenthealth.com/en/school/259977/index.html (877) 238-6200



Student Health &
Special Risk



Getting Started

How do I log into the portal to enroll in or opt of the Student Dental Plan?

1. Visit <https://www.gallagherstudent.com/duke> or use the QR code below.



2. Under "Profile," click "Log In" and enter your student login credentials.

How do I enroll?

International and PHD Students:

No action is needed as you are automatically enrolled in the student dental plan. To view your coverage details:

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code above.
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page.

To opt out of the dental plan:

1. Follow the instructions above
2. Scroll down to the "dental plan summary" section
3. Select the email address (Quincy.BSD.enrollmentteam@AJG.com) to opt out. This link will generate a pre-filled in email confirming that you are opting out of dental coverage.
4. Please send the email to the pre-populated email address.



Student Health &
Special Risk

Plan Summary

Carrier Name: Aetna Dental

Domestic Students: click the 'Enroll' button to enroll in the 2024-2025 Duke University Dental Plan.

International and PHD students, select

Quincy.BSD.enrollmentteam@AJG.com to Opt Out of the 2024-2025 Duke University Dental Plan"

If opting out you will receive an email confirmation that your request has been processed.

Domestic Students:

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code below.



2. Follow the login instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form.
5. Enrollment confirmation email will be sent.

How do I enroll my dependents?

1. Go to <https://www.gallagherstudent.com/duke> or use the QR code above.
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. Enrollment confirmation will be sent.

Note: If enrolling a dependent for the first time 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 the Aetna Dental plan, 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.

How do I get a copy of my dental ID Card or more information about my plan?

All students enrolled in the 2025-2026 dental plan will be mailed a new ID Card with a new Aetna identification number after August 1, 2025. Please ensure you share your new card with all of your dental providers.

Please note: If you were enrolled for the 2024-2025 plan year, your Aetna identification number has been changed for the 2025-2026 plan year. Your new ID card will reflect your new Aetna identification number.

After you've received your new ID Card you can register for the Aetna [member website](#), download the Aetna Health app from App Store or Google Play or text "STUDENT" to 90156 for a link to download the app and register. When accessing the website/app, you will be able to access the provider directory, look at claim payment details, and retrieve an image of your ID card.

Have changes been made to this year's plan?

No changes were made to the dental plan for the 2025–2026 Policy Year.