

Duke University 2026–2027
Dental Insurance Plan
Frequently Asked Questions



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 https://www.gallagherstudent.com/duke click "Help Center"
ID Cards or claims	Aetna Dental	https://www.aetnastudenthealth.com/duke (877) 238-6200

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.

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 you are 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?

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 2026–2027 Policy Year.