

St. Norbert College

2024–2025

Student Health 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 gallagherstudent.com/SNC ; click "Help Center"
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/SNC ; click "Find a Doctor"
Participating Pharmacies	Wellfleet Rx/ESI	Phone Number: 1-877-640-7940 gallagherstudent.com/SNC ; 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)	800.252.3059 findbestbenefits.com/student
	UNI-CARE (Dental Savings)	800.252.3059 findbestbenefits.com/student
	SilverCloud (Behavioral Health)	https://gsh.silvercloudhealth.com/signup/
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



Answer Needed	Who To Contact	Contact Information
Telehealth Services	CareConnect	Phone: 1-888-857-5462
Behavioral Health Services	Teladoc	https://www.teladoc.com/wellfleetstudent or (800) 835-2362

Getting Started

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

1. Visit gallagherstudent.com/SNC.
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.)

Returning users: Use the password you previously created. If you don’t remember your password, choose the ‘Forgot Password’ option.

How do I enroll?

1. Go to gallagherstudent.com/SNC.
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/SNC.
2. Follow the login instructions.
3. Click on the “Enroll” button under “Plan Summary.”



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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.

****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.*

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 gallagherstudent.com/SNC.
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.*



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If you successfully waived SHIP coverage but decide to enroll at a later date, you can cancel the waiver form after it's been submitted by following the directions below.

This must be completed prior to the waiver/enrollment deadline of August 2, 2024.

1. Go to gallagherstudent.com/SNC.
2. Follow the login instructions.
3. Navigate to "Account Details."
4. Click "Click Here to Rescind Your Waiver."
5. Click "Rescind My Waiver."

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after August 2, 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 gallagherstudent.com/SNC.
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.



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Once enrolled, can I cancel? Get a refund?

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. Request to terminate insurance must be made through the College. If your request is approved, your coverage will terminate at the end of the month during which we received the request.

Where can I get more information about my plan?

Go to gallagherstudent.com/SNC or visit <http://www.wellfleetstudent.com>.

Have changes been made to this year's plan?

Here are the changes made for the 2024–2025 Policy Year:

- The insurance carrier changed from WPS to Wellfleet.
- Out-of-network Physician Visits benefit changed to 60% of the usual and customary charges after deductible for Covered Medical Expenses
- Out-of-network Outpatient Mental Health Disorder and Substance Use Disorder Benefit changed to 60% of the usual and customary charges after deductible for Covered Medical Expenses
- Review closely the **Benefits at a Glance** document at gallagherstudent.com/SNC (under the Plan Details box) as pre-certification is required for Inpatient Services Care, selected Outpatient Services, and Outpatient Surgery.

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 [at (877) 305-1966 if you are in the United States or if outside of the country call collect at (715) 295-9311] 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.



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- 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.