Frequently Asked Questions

Student Accident Insurance Plan

Who Do I Contact If I Have Questions or Need Help?

Questions about what's covered, how to access benefits, enrollment concerns or replacement ID cards?

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
global@gallagherstudent.com

Questions about a specific claim or claims payment?

Health Special Risk, Inc. (HSR)
8400 Belleview Drive, Suite 150
Plano, Texas 75024
Gallagher@hsri.com

Enrollment/Eligibility

Who is eligible?

All students enrolled in classes or a practicum program approved by the College, are eligible for the student accident insurance plan and will be defined as a "Covered Person." Students only enrolled into contract course(s) for an academic period are not eligible.

How do I enroll?

The college enrolls students into the insurance each semester/term and will be automatically charged on their student account for student accident insurance.

Accident Insurance Plan Benefits

What is covered under the student accident insurance plan?

- When an Accident occurs while on campus, attending a practicum program or other recognized student group approved by the College or during travel to and from a program, the plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and X-rays, physician office visits, ambulance, durable medical equipment, emergency care and prescription drugs.

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- Services are covered at 100% of Reasonable and Customary Charges with $0 deductible.
- Please refer to www.gallagherstudent.com to access your school-specific page.

Does a Covered Person need to be on campus for coverage to take effect?

Eligible students are covered while on campus, attending or participating in a college-sponsored or recognized activity, including practicums. This includes traveling to or from the Covered Person's home and campus, within the entire state of Wisconsin. The covered travel time includes the period before the Covered Person's required attendance time and the period after his dismissal or when he completes any extra duties.

Is coverage in place for a student who is travelling internationally for a required course activity?

International travel is covered but cannot exceed two hours each way.

Is coverage in place for a student who is studying at the on-campus college library on a day when his/her class is not in session?

Coverage is in place while on school premises, during school hours and on school days.

Is coverage in place for a student who is driving to and from a school-sponsored event?

Coverage is in place to and from a school-sponsored event within the entire state of Wisconsin.

For a student who has a blended online course, is coverage in place for the portion of the course when the student is required to be on campus?

Yes, the student with blended courses is covered when required to be on campus, if the premium has been paid for that student.

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What is considered a "blended online course"?

Blended online courses are a mix of online and regular, in-person courses. Online courses don't necessarily require students to physically attend class, whereas regular courses do.

Do I get an ID card?

ID cards are available online. To print an ID card, students should complete the following steps:

a. Visit www.gallagherstudent.com to access your school-specific page.

b. Log in using your existing account information to access your ID card (first-time visitors will need to create an account).

Finding a Provider

Can I go to any doctor or hospital?

Yes, you can go to any licensed medical provider.

Claims Processing

If I get a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your accident insurance ID card, which you may print off the website. However, if you receive a bill or you paid for a service and need to be reimbursed, you should submit your bill (and proof of payment if seeking reimbursement) and completed claim form, which can be found at www.gallagherstudent.com selecting your school from the drop-down menu and clicking on the claim form. Make sure your name, insurance ID number and school name are on the bill and make a copy for your records.

Submissions should be sent to:

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Plano, Texas 75024
Gallagher@hsri.com

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