



Whittier College

2025–2026 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 http://www.gallagherstudent.com/whittier ; click "Help Center"
ID Cards, Claims, Claims Payment Incurred and Tax Forms	Aetna Student Health	Aetna Student Health PO Box 981106 El Paso, TX 79998 Phone: 1-866-746-6590 Website: www.aetnastudenthealth.com :
Preferred Provider Network	Aetna Preferred Provider Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/whittier click 'Find a Doctor'
Participating Pharmacies	Aetna Pharmacy Network	Phone: 1-866-618-0028 Website: www.gallagherstudent.com/whittier click 'Pharmacy Program'
Voluntary Dental and Vision	Ameritas Dental and Ameritas Vision	www.gallagherstudent.com/whittier
Gallagher Student Health Complements (SHIP Plan Enhancements)	Coast to Coast Vision (Discount Vision) UNI-CARE (Dental Savings) SilverCloud (Behavioral Health)	800-252-3059 www.findbestbenefits.com/student 800-252-3059 www.findbestbenefits.com/student https://gsh.silvercloudhealth.com/signup/
Worldwide Assistance Services (Medical Evacuation and Repatriation)	On Call International	Toll-free within the United States: 1-866-525-1956 Collect from outside of the United States: 1-603-328-1956
Aetna 24-Hour Nurse Line	24/7 Nurseline or Student Assistance Program	1-800-556-1555
Telehealth Services	Teladoc Health	1-855-835-2362 Schedule virtual visit Visit Teladoc.com/Aetna for a complete description of the limitations of Teladoc services.



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Getting Started

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

1. Visit <http://www.gallagherstudent.com/whittier>.
2. Select **Visit Student Portal** at the bottom of the page.
3. **First-time users:** You will need to **Create an Account**. Please create an account using your school email address. Upon creating an account, you will be brought into your Student Portal.
4. If you have already created an account, enter your email and password to log into the student portal.

How do I enroll?

1. Go to <http://www.gallagherstudent.com/whittier>.
2. Scroll down and select Visit Student Portal
3. Log-in using the account you created
4. Scroll down to the “Need to confirm your enrollment or view your account information?” then click on the green, “Start Here” button.
5. Complete the required information

How do I enroll my dependents?

Dependent coverage is not offered

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 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. <http://www.gallagherstudent.com/whittier>
2. Scroll down and select Visit Student Portal
3. Log-in using the account you created
4. Once redirected scroll down to “Already have insurance?” and click on the green “Submit Waiver Here” button.
5. Enter the requested information
6. Read and acknowledge the **Important Enrollment Information** by selecting **Yes, I agree to the above information**. Then select **Continue to Next Step**.
7. The **About You** page will populate. Verify the information is correct, make any changes needed, and/or complete any required fields that are missing information. Then select **Save & Continue**.
8. Type in your current insurance provider's information.
9. Read **Requirement Acknowledgement** and check box (**Yes, my plan meets the above requirements**).



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10. Under **Document Upload**, upload a front and back image of your current insurance ID card.
11. Enter **Insured Details**, then select **Save & Continue**.
12. A **One final review** page will appear. Review for accuracy.
13. Read the **Waiver Terms and Conditions** and select checkbox to acknowledge agreement. Then select **Finish** to submit the waiver.
14. An email will be sent 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 Once it is Submitted?

Yes, this must be completed prior to the waiver/enrollment deadline of **September 2, 2025**

1. Call Customer Service at **(844) 745-6593**

Note: Once your waiver is rescinded, this action cannot be reversed. You may not edit your form after **September 3, 2025**.

If I waive, but then lose my coverage, can I enroll in SHIP?

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.

To initiate the Qualifying Life Event process:

Send an email to Gallagher Student Health Enrollment: Quincy.BSD.enrollmentteam@AJG.com

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?

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 refund of premium.

Where can I get more information about my plan?

Go to <http://www.gallagherstudent.com/whittier> or www.aetnastudenthealth.com

Have changes been made to this year's plan?

Here are the changes made for the 2025–2026 Policy Year:

- Remove the Dispense as Written from the pharmacy benefit
- Change from a PPO type of plan to an EPO
- Increase annual deductible from \$250 In-Network/\$600 Out-of-Network to \$500 In-Network/\$1,000 Out-of-Network
- Coinsurance changed from 80% to 75%
- Office Visit changed from \$30 copay deductible waived to 75% coinsurance after \$30 copay
- Remove dependent coverage
- Add Rx deductible of \$100

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 On Call 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.



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