

2023-2024 Saint Anselm College Annual Student Health Insurance Plan

Saint Anselm College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2023-2024 policy year. The cost of the plan is \$3,135 and includes coverage for August 1, 2023 through July 31, 2024. This Plan features:

- No deductibles
- Coverage at 75% of the Negotiated Charge in the CIGNA PPO Network
- Preventive care services with no deductibles, copays or coinsurance
- CareConnect 24/7 Behavioral Health Hotline
- Retail or mail order prescription drug coverage
- Worldwide Travel Assistance including Emergency Medical Evacuation and Repatriation
- Wellness discounts including Vision and Dental
- Voluntary Dental and Voluntary Vision Insurance available for all students
- ID cards will <u>only</u> be available at <u>www.wellfleetstudent.com</u> or download the <u>Wellfleet App.</u>

For a complete description of the benefits available, limitations and exclusions, and FAQs please visit <u>www.gallagherstudent.com/saintanselm</u>

All students enrolled at Saint Anselm College are **<u>automatically enrolled in and billed</u>** for the Student Health Insurance Plan. If you are insured by a plan that provides comparable coverage, you can request to waive enrollment. Not all plans are considered comparable, such as out-of-state Medicaid plans or regional HMOs. Your current plan must provide coverage in New Hampshire. For athletes, the NCAA requires proof of insurance coverage. If the waiver is not submitted by the deadline below, you will remain enrolled in and billed for the Student Health Insurance Plan for the entire policy year.

International Students cannot waive coverage unless you are currently enrolled in a fully Affordable Care Act compliant insurance plan through a U.S.-based insurance company and claims administrator.

The staff at Health Services will do all that we can to insure that students notify the proper person regarding out-ofarea charges for medical care, but ultimately costs incurred will be the parents' responsibility. It is important for the student to know the proper procedures for obtaining authorization for payment from his/her insurance provider.

ONLINE WAIVER/ENROLLMENT PROCESS OPENS ON MAY 17, 2023

How do I waive or enroll health insurance coverage?

- A 1. Go to <u>www.gallagherstudent.com/saintanselm</u>
 - 2. Click "LOG IN" on the Profile tile"

3. **First Time Users:** An email from Gallagher Student Health has been 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).

- 4. Click "WAIVE" or "ENROLL" on the Plan Summary tile.
- 5. Follow the instructions to complete the form.
- 6. A reference number will be emailed upon submission.

DEADLINE FOR WAIVER FORM SUBMISSION IS SEPTEMBER 29, 2023.

Questions? Contact Gallagher Student Health & Special Risk toll free 1-833-255-0741.