



2019-2020 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 2019-2020 policy year. The cost of the plan is \$2,412 and includes coverage for August 1, 2019 through July 31, 2020. This Plan features:

- Fully compliant with the Affordable Care Act (ACA)
- No deductibles
- Coverage at 65% of Usual and Reasonable Charge
- Preventive care services with no deductibles, copays or coinsurance
- There is no Preferred Provider Network. Coverage is provided at the same level for all providers
- Retail or mail order prescription drug coverage
- Worldwide Travel Assistance including Emergency Medical Evacuation and Repatriation
- Wellness discounts including Vision and Dental
- Voluntary Dental Insurance available for all students

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

All students enrolled at Saint Anselm College are **automatically enrolled in and billed** 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-of-area 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 10, 2019

To waive or enroll in the Annual Student Health Insurance Plan for the 2019-2020 policy year:

1. Log on to: www.gallagherstudent.com/saintanselm
2. Click on 'Student Waive/Enroll'.
3. Create a user account or Log in (if a returning user).
4. Select the 'I want to Waive/Enroll' button. If waiving the insurance, you'll need information found on your current health insurance ID card. Upon completing your online form you will be asked to review the information provided and click 'submit' to complete the process. Immediately upon submitting your Online Form you will receive a reference number.

DEADLINE FOR WAIVER FORM SUBMISSION IS AUGUST 15th, 2019.

Questions? Contact Gallagher Student Health & Special Risk toll free 1-833-255-0741 or by going to our website and clicking on the Customer Service link.