



Dear Students,

Greetings from Gallagher Student Health, **Scripps College's** health insurance partner. This email contains important information about how student health insurance works, what your options are, and the actions you need to take.

All Claremont Colleges require that continuing and newly matriculated students are enrolled in health insurance coverage. All students will be automatically enrolled in the Claremont Colleges Student Health Insurance Plan (SHIP) unless they can provide proof of coverage in an insurance plan that meets the Claremont Colleges waiver criteria, which include:

- Comparable coverage must be effective **August 1, 2024 through July 31, 2025**
- Fully compliant with all aspects of the Affordable Care Act and benefits must be unlimited;
- The Underwriting company must be owned, operated, and headquartered in the United States and must be in full compliance with applicable federal laws;
- Claims must be paid by a U.S.-based company;
- Access to local doctors, specialists, hospitals and other healthcare providers near campus;
- Provides coverage for urgent and non-urgent care including;
- Preventative and routine benefits;
- In-patient and out-patient surgery and hospitalization;
- Lab work, diagnostic x-rays, physical therapy, chiropractic care, emergency room treatment, ambulance services and prescriptions;
- In-patient and out-patient mental health, substance abuse and counseling services

To actively enroll in Student Health Insurance Plan (SHIP) or to opt out of SHIP (waive the coverage), follow the steps below:

To log in go to:

<https://www.gallagherstudent.com/>

1. Under "Profile," click "Log In" and enter your school login credentials.
2. Under "Profile," click "Log In" and enter your Scripps College login credentials

To Opt Out (Waive) SHIP:

Submit a waiver by: **September 13, 2024**

To complete a waiver form

1. Log in by following steps 1 and 2 above.
2. Click the yellow "Waive" button under "Plan Summary". Have your current health insurance ID card ready as you will need this information in order to complete the waiver form.
3. Follow the instructions to complete the form.
4. After you submit the waiver form, you will receive an email with your confirmation number and instructions for your next steps.
5. **If you receive an email that your waiver has been denied, please follow the instructions provided to correct the issue (i.e., uploading supporting documents).**

For more information about the Student Health Insurance Plan (full benefits, exclusions and limitations) and other available programs and services, please visit <https://www.gallagherstudent.com> or call our dedicated Customer Service team at **(833) 882-3588**.

Sincerely,

Gallagher Student Health & Special Risk