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**2024-2025 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 2024-2025 policy year. The cost of the plan is $3,262.00 and includes coverage for August 1, 2024 through July 31, 2025. 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 is available to all students*
* *ID cards will* ***only*** *be available at* [*www.wellfleetstudent.com*](http://www.wellfleetstudent.com) *or download the* [*Wellfleet App.*](https://wellfleetstudent.com/mobile-app/)

For a complete description of the benefits available, limitations and exclusions, and FAQs please visit[www.gallagherstudent.com/saintanselm](http://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 inNew 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 15, 2024**

**How do I waive or enroll health insurance coverage?**

A 1. Go to [www.gallagherstudent.com/saintanselm](http://www.gallagherstudent.com/saintanselm)

2. Click “LOG IN” on the Profile tile.

4. Click on “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 30, 2024**

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