Amherst College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2015-2016 policy year insured through Harvard Pilgrim Health Care. This Plan features:

- An unlimited policy year maximum
- Low annual deductibles: $150 in-network and $300 per member out-of-network
- Coverage at 100% in-network & 80% out-of-network
- In-Network Physician’s Office visits covered at 100% after a $30 copay
- Preventive care services with no deductibles, copays, or coinsurance (In-Network Only)
- The strength and recognition of the Harvard Pilgrim network locally and the United Healthcare network nationally- Students will be able to locate providers whether at home, school, or throughout the country
- Prescription drug coverage with low copays
- Coordination with the on-campus Student Health Center
- Pediatric Dental & Vision coverage up to the age of 19
- Worldwide Coverage including Medical Evacuation, Repatriation & Travel Assistance Services
- Wellness programs including Vision and Dental, Fitness and Weight Management

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

Massachusetts’ regulations state students enrolled at least 75% of full time credits are required to have health insurance. To ensure compliance students are automatically enrolled in and billed for the Student Health Insurance Plan. If you are currently insured by a plan that provides comparable coverage, you can request to waive enrollment.

DEADLINE FOR DECISION FORM SUBMISSION IS AUGUST 7, 2015*

Not all plans are considered comparable, such as out-of-state Medicaid plans, out-of-state HMOs and other certain managed care plans and the following Mass Health plans – Health Safety Net, Mass Health Limited and Children’s Medical Security.

Be sure your current insurance plan provides coverage and access to providers in the Amherst, MA area before waiving coverage.

Attention International Students: You cannot waive with an international insurance plan or a short term insurance plan. You can only waive this student insurance plan if you are currently enrolled in an in insurance plan through a U.S. based insurance company that meets or exceeds Amherst College’s student health insurance plan.

ONLINE ENROLLMENT/WAIVER PROCESS

To enroll in or waive the Student Blue Plan for the 2015-2016 policy year:

1. Log on to: www.gallagherstudent.com/amherst.
2. Click on ‘Student Waive’.
3. Log in. Your user name is your Amherst email address and your password is your Amherst student ID number. The first time you log in, you will need to change your password. An email will be sent to your Amherst email address with a link to complete your password change.
4. Select the ‘I want to Waive’ 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.

*If a form is not submitted by the deadline, you will remain enrolled in and billed for the Student Health Insurance Plan for the entire policy year.

Questions? Contact Gallagher Student Health & Special Risk toll free 1-800-379-6183 or by email amherststudent@gallagherstudent.com