



2019-2020 Amherst College Student Blue Plan

Amherst College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2019-2020 policy year insured through Blue Cross Blue Shield of MA.

Plan Features:

- Fully compliant with the Affordable Care Act (ACA)
- An unlimited policy year maximum
- Annual deductibles: \$0 In-Network and \$300 per Insured Out-of-Network
- Coverage at 100% In-Network & 80% Out-of-Network
- In-Network Physician's Office visits covered at 100%, no copayments
- Preventive care services with no deductibles, copays, or coinsurance (In-Network Only)
- The strength and recognition of the Blue Cross Elect PPO Network - *Students will be able to locate providers whether at home, school, or throughout the country*
- Retail or mail order prescription drug coverage
- Coordination with the on-campus Student Health Center
- Worldwide Travel Assistance including Medical Evacuation, Repatriation, Political & Natural Disaster coverage
- Wellness programs including Vision and Dental, Fitness and Weight Management
- Voluntary dental insurance available for all students, regardless of Student Blue Plan enrollment

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. Students must submit either an enrollment or waiver form. Students who need health insurance are encouraged to submit an enrollment form before the deadline. All eligible students must complete an enrollment or waiver form prior to the deadline. Students who do not submit a form will be automatically enrolled in and billed for the Student Blue Plan.

DEADLINE FOR DECISION FORM SUBMISSION IS AUGUST 9, 2019*

Not all plans are considered comparable, such as out-of-state Medicaid plans, regional HMOs, and the following MassHealth plans – Health Safety Net, MassHealth Limited, and Children's Medical Security. Your current plan must provide coverage in the Amherst area.

Attention International Students: You cannot waive coverage unless you are currently enrolled in a fully compliant Affordable Care Act insurance plan through a U.S. based insurance company and claims administrator. International, travel, and short-term policies are not accepted.

ONLINE ENROLLMENT/WAIVER PROCESS

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

1. Log on to: www.gallagherstudent.com/amherst.
2. Click on 'Student Waive/Enroll'.
3. Log in. **Your user name is your Amherst email address.** If you do not know or do not remember your password, use the 'Forgot Password' link to have an email sent to your Amherst email address with a link to change your password.
4. Select the 'I want to Enroll' or 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.
5. Waiver request forms will be submitted for review and verification; results of this verification will be e-mailed to the e-mail address provided during the waiver process.

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

Questions? Contact Gallagher Student Health & Special Risk toll free 1-800-379-6183 or by going to our website and clicking the Customer Service link.