Amherst College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2016-2017 policy year insured through Harvard Pilgrim Health Care. This 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% 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
- Retail or mail order prescription drug coverage
- Coordination with the on-campus Student Health Center
- Worldwide Travel Assistance including Medical Evacuation and Repatriation, and Political & Natural Disaster coverage
- Wellness programs including Vision and Dental, Fitness and Weight Management
- Voluntary dental available for all students

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 6, 2016*

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 Massachusetts.

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.

ONLINE WAIVER PROCESS

To waive the Student Health Insurance Plan for the 2016-2017 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. If it's your first time logging in, 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. Returning students will use the password they created or can click the ‘Forgot Password’ link to reset it.
4. Select the ‘I want to Waive’ button. If requesting to waive 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 to verify form receipt.
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 Health Insurance 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.