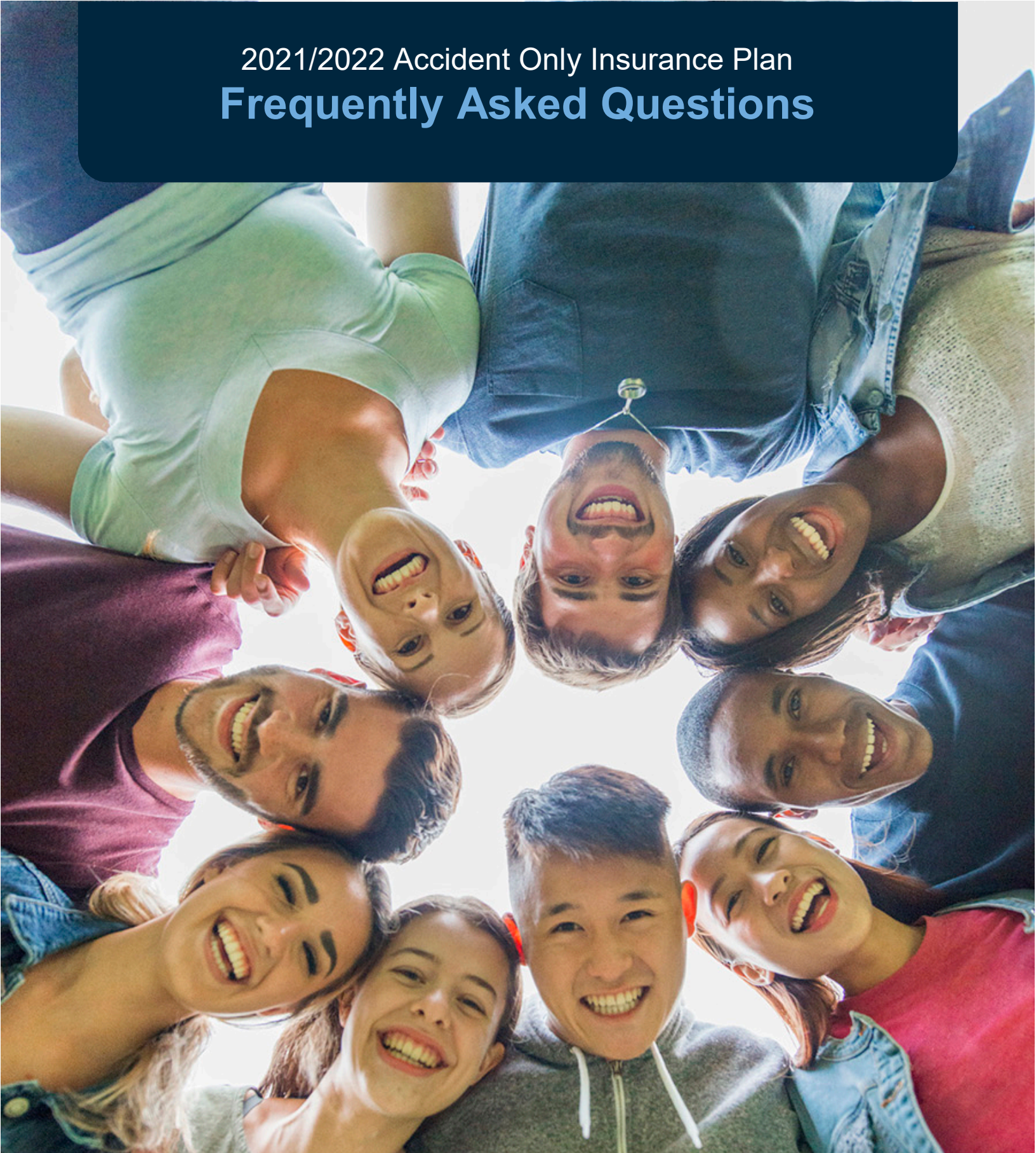


2021/2022 Accident Only Insurance Plan
Frequently Asked Questions



Getting Started

Q Where can I learn about the Accident Only Insurance Plan?

A Go to www.gallagherstudent.com/wheatonma

Q How do I log in?

A

1. Go to www.gallagherstudent.com/wheatonma.
2. Under “Profile”, enter your email address and click LOG IN
3. **First Time Users:** An email from Gallagher Student Health will be sent to your student email with a temporary password. Click on the link provided in the email and insert the temporary password. (If you did not receive a temporary password, you can choose the ‘Forgot your password?’ option on the login page).

Enrolling in the Accident Only Insurance Plan

Q Am I eligible?

A All full-time students at Wheaton College are eligible to enroll in the separate Accident Only Plan on a voluntary basis.

Q How do I enroll?

A

1. Go to www.gallagherstudent.com/wheatonma.
2. Select the Accident Only Policy under “Coverage Options”
3. Complete and submit the enrollment form

Q Once enrolled, can I cancel? Get a refund?

A Once you are enrolled, you will remain enrolled for that coverage period and there is no refund of premium.

About My Benefits

Q What do my benefits include?

A The Accident Only plan provides protection up to an aggregate maximum payment of \$100,000 per Accident per policy year.

- It pays 100% of Usual & Customary (U&C) Charges up to \$2,500 and then 80% of U&C Charges up to the maximum benefit per accident

- Covered expenses include x-ray, lab test, surgery, doctor’s visits, hospital care, prescription drugs and other necessary treatment
- Dental treatment of an injury to sound, natural teeth is limited to a \$1,500 maximum per accident.

Q How can I get more information about this plan?

A Go to: www.gallagherstudent.com/wheatonma.

Q How much does the Accident Only insurance cost?

A See chart below

	Annual Coverage (08/06/2021-08/05/2022)	Spring/Summer Coverage Period (01/15/2022-08/05/2022)
Enrollment Deadline	09/06/2021	01/20/2022
Student	\$249.00	\$167

Q What other insurance products available to students?

A The following services are also available to students:

- **Personal property and Renters Insurance** are available to all students on a voluntary basis and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage and water damage. For details, go to www.gallagherstudent.com/property to get a quote and enroll. Please visit www.gallagherstudent.com for complete details about additional insurance products and how to enroll.
- **Dental Insurance Plan through BCBS of Massachusetts is available** to all students to enroll in a voluntary dental plan at an additional cost. To enroll in a voluntary dental plan, go to www.gallagherstudent.com/wheatonma and click on the “Additional Products Needed”, and “Voluntary Dental Insurance”.