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?
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?
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

<table>
<thead>
<tr>
<th>Enrollmen Deadline</th>
<th>Annual Coverage (08/06/2021-08/05/2022)</th>
<th>Spring/Summer Coverage Period (01/15/2022-08/05/2022)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>09/06/2021</td>
<td>01/20/2022</td>
</tr>
<tr>
<td></td>
<td>$249.00</td>
<td>$167</td>
</tr>
</tbody>
</table>

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”.