Union College is pleased to offer our students the opportunity to enroll in an affordable, comprehensive health insurance plan for the 2019-2020 policy year.

Plan Features:

- Fully compliant with the Affordable Care Act (ACA)
- Annual deductibles: $0 In-Network and $500 Out-of-Network
- Coverage at 90% In-Network & 70% Out-of-Network
- In-Network Physician’s Office visits covered at 100% after a $25 copay
- Preventive care services with no deductibles, copays or coinsurance (In-Network Only)
- 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 coverage
- Wellness discounts including Vision and Dental
- Voluntary Dental insurance available for all students regardless of Student Health Insurance enrollment

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

All students must enroll in or waive the Student Health Insurance Plan by August 1, 2019. All full-time students are automatically billed for the Student Health Insurance Plan. This charge will be removed upon successful submission of the online waiver form.

See reverse side for enrollment/waiver instructions
DEADLINE FOR ENROLLMENT/WAIVER FORM SUBMISSION IS AUGUST 1, 2019*

If a form is not submitted by the deadline, you will be automatically enrolled in and billed for the Student Health Insurance Plan.

Not all plans are considered comparable, such as out-of-state Medicaid plans or regional HMOs. Your current plan must provide coverage in the Schenectady, NY area.

ONLINE ENROLLMENT/WAIVER PROCESS

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

1. Go to: www.gallagherstudent.com/union
2. Click on ‘Student Enroll/Waive’.
3. Log in by following the instructions on the website.
4. Select the ‘I want to Enroll or 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.

Questions? Contact Gallagher Student Health & Special Risk toll free 1-877-439-1008 or by going to our website and clicking on the Customer Service link.