

## Important Annual Health Insurance Requirement

April 2024

Dear Students:

**All students are enrolled in the Student Health Insurance Plan (SHIP) for 2024-2025. Before June 15th, you may waive out of the plan if you meet the requirements below and provide proof of insurance.**

**Annually**, all incoming and returning students are required to provide the Student Health Center with proof of health insurance coverage. **This applies even if your insurance remains the same from last year.** It is the student's responsibility to contact their health insurance provider to find out how their coverage works while a student is attending school. Please be certain that your private or state sponsored health insurance plan will cover a student away from home. Services away from home, such as blood tests, MRI's, x-rays, behavioral health and care from a specialist are often not covered under a private or state sponsored insurance plan. If you choose to waive the student health insurance plan please look carefully at in-network vs. out-of-network costs and check to see if your health insurance plan covers southeast Pennsylvania.

**REQUIREMENTS: All enrolled students must be insured.** If your private or state sponsored insurance plan meets the following requirements, you may waive the student health insurance plan through the online waiver site.

- Effective through the academic year (notify student health immediately if you should have a change or loss of coverage)
- Provide for emergency and urgent care locally
- Cover local hospital admissions, diagnostic testing, prescription drugs, mental health visits, physician office visits, labs through LabCorp

### ONLINE WAIVER PROCESS

To waive the 2024-2025 Student Health Insurance Plan (SHIP)

1. Log into mySwarthmore < Click Worth Health Center < Click Health Insurance Waiver
2. Complete Health Insurance Waiver Form (enter your current health insurance policy information)
3. Click Submit, you will receive an email with a confirmation number if your waiver is approved or notification from Gallagher if your waiver is not approved.

STUDENT HEALTH INSURANCE PLAN DESCRIPTION: United HealthCare. **2024-2025 Annual Premium: \$1,839.00** [www.gallagherstudent.com/Swarthmore](http://www.gallagherstudent.com/Swarthmore) for plan information.

The 2024-2025 student health insurance policy is effective August 17, 2024 through August 16, 2025. The **\$1,839.00 premium** is billed in one installment on the fall semester E-Bill issued in July. Financially aided students should be aware that there is a sliding scale in place for the Student Health Insurance Plan premium. Any student with a question regarding eligibility for financial assistance with the insurance premium can email [finaid@swarthmore.edu](mailto:finaid@swarthmore.edu) before June 15, 2024.

**DEADLINE: June 15, 2024. If your waiver information is not received by the deadline, you will remain enrolled automatically in SHIP and charged the full premium of \$1,839.00 on your fall semester tuition E-Bill.**

Questions? Contact Gallagher Student Health & Special Risk at (833) 255-0743  
Or [Gallagher help center](#)