

2024–2025 Student Health Insurance Plan for Boston College

THIS PLAN DOES NOT INCLUDE ANY EXCLUSIONS OR LIMITATIONS FOR PRE -EXISITING CONDITIONS.

This health plan meets the Minimum Creditable Coverage standards that are effective January 1, 2024 as part of the Massachusetts Health Care Reform Law. This plan will satisfy the statutory requirement that the Insured Person must have health insurance meeting these standards.

Who is eligible to enroll?

All students enrolled in a degree program, regardless of credit hours, and non-degree students enrolled at least 75% of full-time will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is provided.

Seventy-five of full-time enrollment is the following number of credits:

- Morrissey College of Arts and Sciences, Graduate seven or more
- Lynch School of Education and Human Development, Graduate seven or more
- Carroll School of Management Graduate Programs seven or more
- Connell Graduate School of Nursing seven or more
- School of Social Work seven or more
- Woods College of Advancing Studies, Undergraduate nine more
- Woods College of Advancing Studies, Graduate seven more
- School of Theology and Ministry seven or more

Non-degree graduate and WCAS students registering at the above credit hours are also automatically enrolled in SHIP unless proof of comparable coverage is provided.

Students who are not citizens or permanent residents of the United States will be automatically enrolled in SHIP unless proof of comparable coverage is provided.

Medical Leave of Absence policy: Boston College allows eligible students who are on an approved medical leave of absence to continue enrollment under the Boston College Student Health Insurance Plan for a maximum of one semester. Student must have been enrolled in the College's Student Health Insurance Plan for the semester immediately preceding the requested enrollment extension. Eligible students may also insure their Dependents.

Insured students may also cover their eligible Dependents, if the Dependents have been previously insured or if there is a qualifying event. If students are enrolled they need to log into the Gallagher portal to enroll dependents. If students are not enrolled they should contact Boston College's Office of Student Services to enroll. Eligible Dependents are the student's legal spouse and dependent children under 26 years of age.

The student (Named Insured, as defined in the Certificate) must actively attend classes for at least the first 31 days after the date for which coverage is purchased. The Company maintains its right to investigate eligibility or student status and

- x Growth hormones for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition.
- x Refills in excess of the number specified or dispensed after one (1) year of date of the prescription.
- 19. Reproductive services for the following, except as specifically provided in Benefits for Infertility or as specifically provided in the Policy:

When you sign up, you'll complete a questionnaire, choose your provider and select a date and time for your appointment. Appointments are available 7 days a week. Visits are secure, discreet and confidential, and you have ongoing support with the same provider.

As an insured with Student Resources, there is no consultation fee for this service. Every communication with a provider is covered 100% during your policy period.

*Available to Insured students and their covered Dependent; age restrictions may apply, depending on your state.

24/7 StudentAssist

Insureds have immediate access to StudentAssist, a service that coordinates care using a network of resources. Services available include:

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- x Make an appointment with a contracted dentist. Contracted dentists and their fee schedules are listed at <u>findbestbenefits.com/student</u>.
- x Select a participating provider at <u>findbestbenefits.com/student</u>.



