



## Middlebury

Dear Middlebury College Student,

Middlebury College requires you to be enrolled in a health insurance plan as a student of the college. Consequently, all students **must** submit a decision form electing to either enroll in or waive out of the Annual Student Health Insurance Plan. All students are eligible to enroll even if not living on campus and students who waive in the fall are eligible to enroll in the spring if living on campus in the spring. The 2020-2021 Middlebury College Student Health Insurance Plan is effective 8/15/2020 to 8/14/2021 and the Annual Premium is \$2,580.00.

### **What changes have been made to the Plan for the 2020-2021 Policy Year?**

- Wellfleet is the new Insurance Carrier and [Wellfleet Rx](#) is the new Prescription Benefit Manager.
- The Travel Assistance provider is changing from OnCall International to Travel Guard.
- Wellfleet requires pre-certification for inpatient hospital, surgery and selected outpatient services.
- The Wellfleet Rx formulary has some prescription refill limits and pre-authorization requirements.
- Care Connect 24/7 Behavioral Health Hotline is now available.
- ID cards will **only** be available at [www.wellfleetstudent.com](http://www.wellfleetstudent.com) or download the [Wellfleet App](#).

For a complete description of the benefits available to you through this plan, please go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury), “My Benefits and Plan Information”.

***The online Decision Form is now available. The deadline to enroll in or waive the school plan is 9/30/2020.***

To complete the Decision form:

1. Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury).
2. Click on ‘Student Waive/Enroll’.
3. Log in. If it is the first time you are logging in, your user name is your Middlebury College email address and your password will be your student ID number.
4. Complete the decision form:
  - If waiving coverage, have your current health insurance ID card ready as you will need this information in order to complete the waiver portion of the decision form.
  - If enrolling, select this option and complete the requested information. Your ID card will be available online 7-10 business days after your eligibility has been confirmed.
5. Review the information entered for accuracy and click ‘submit’ to complete the process. Immediately upon submitting your Online Form you will receive a reference number. Please note and keep this information for your record.

**Please take note of the deadline. Forms submitted after the deadline will not be accepted.**

Even if you waive, Voluntary Dental Insurance and Voluntary Vision Insurance is available to all students on our website [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury) and click on ‘Dental and Vision Enrollment’.

Sincerely,

The Team at Gallagher Student Health & Special Risk