

November 2024

Dear Student:

All students are enrolled in the Student Health Insurance Plan (SHIP) for spring semester 2025. Before January 15, 2025, you must waive SHIP or you will remain enrolled in the Student Health Insurance Plan (SHIP). You are receiving this email because you are recently enrolled or re-enrolled at Swarthmore College beginning spring semester 2025.

All students are required to provide Swarthmore College 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 Swarthmore College. 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 does not meet the following requirements, you will need to remain enrolled in the student health insurance plan.

- Be 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 hospital admissions locally

ONLINE WAIVER PROCESS

To waive the 2025 spring semester 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: UnitedHealthcare. 2025 Spring Premium: \$1,068.00 www.gallagherstudent.com/swarthmore for plan information.

The spring 2025 student health insurance policy is effective January 17, 2025 through August 16, 2025. The **\$1,068.00 premium** is billed in one installment on the spring semester E-Bill. Financially aided students should be aware that financial assistance is available for the Student Health Insurance Plan (SHIP) premium. Any student with a question regarding eligibility for financial assistance with the insurance premium can email finaid@swarthmore.edu.

DEADLINE: January 15, 2025. If your waiver information is not received by the deadline, you will remain enrolled automatically in SHIP and charged the full premium of \$1,068.00 on your spring semester tuition E-Bill.

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