

Important Annual Health Insurance Requirement

April 2025

Dear Students:

All students are enrolled in the Student Health Insurance Plan (SHIP) for 2025-2026. 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 Swarthmore College with proof of health insurance coverage through the online waiver site. **This applies even if your health insurance remains the same from last year.** It is the student's responsibility to contact their health insurance provider to find out how their insurance coverage works while they are 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 2025-2026 Student Health Insurance Plan (SHIP):

- 1) Log into mySwarthmore < Select Worth Health Center < Select Health Insurance Waiver
- 2) Complete Health Insurance Waiver Form (enter your current health insurance policy information)
- 3) Select Submit and 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

2025-2026 Annual Premium: \$1,977.00

www.gallagherstudent.com/Swarthmore for plan information.

The 2025-2026 student health insurance policy is effective August 17, 2025, through August 16, 2026. The **\$1,977.00 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 should email finaid@swarthmore.edu before June 15, 2025.

DEADLINE: June 15, 2025. If your waiver information is not received by the deadline, you will remain enrolled automatically in SHIP and be charged the full premium of \$1,977 on your fall semester tuition E-Bill.

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

Sincerely,

Casey Anderson, RN, CRNP

Director, Student Health and Wellness