

## Health Insurance Waiver Instructions

All students registered for 9 or more credits are charged the school's health insurance fee. If you have your own comparable policy, you must waive the health insurance fee each academic year.

### ***Complete the Waiver Process Now!***

#### ***Electronic Waiver forms must be completed by the billing due date!***

- 1) Go to **STCC.edu**
- 2) Select **eTools**
- 3) Click **ARIES (Self-service)** and log in
- 4) On the left side menu, select **Financial Information**
- 5) Click on **Health Insurance Waiver**, This will bring you to Gallagher Student.
- 6) On the left side menu under Profile click on **SIGN UP**, if you do not have an account
- 7) If you already have an account, click **LOG IN**
- 8) New account instructions:
  - a. Fill out the information under **User Registration**
    - i. **Please Note:** use your Student ID number, excluding the leading zero, the ID number will be six digits
  - b. After your account has been created, Gallagher will email you to verify your email
  - c. Go to the email, and verify your email
  - d. Head back to Gallagher Student
- 9) Once you have logged in, scroll down the page and on the left side menu under Plan Summary click on **WAIVE**
- 10) Please read carefully all the information under **Important Considerations**. Check the box, put your full name, and enter an Alternate Email Address.
- 11) Click the **CONTINUE** button
- 12) Fill out the **Insurance Company Information**.
- 13) Click on **COMPLETE & SUBMIT** Form
- 14) Please carefully review the information that you have provided and agree that it is complete and accurate.
- 15) Please click the **Confirmation Submission** button at the bottom of the page to process your request
- 16) Click on **Confirm Submission**
- 17) Print your confirmation page as verification of successful completion  
**Please Note:** It may take up to 3 Business days for the health insurance fee to be removed from your bill.
- 18) Once you successfully completed your waiver and printed your confirmation page, Log Out.

***If you do not complete the health insurance waiver by the deadline, you will be enrolled in the school's plan and charged the health insurance fee.***

Any questions on the waiver process, please contact Gallagher Koster at:

877-307-7847

<https://www.gallagherstudent.com>