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