



Wesleyan University

2009-2010

Student Accident and Sickness Plan Eligibility and Plan Highlight Sheet- Graduates

Does Your Insurance Plan Have Your Best Interest In Mind?

Not all plans provide adequate coverage for student like out-of-state Medicaid plans, certain HMOs and managed care plans, that why at Wesleyan University offers a

voluntary comprehensive student health plan customize specifically with the needs of college students in mind.

What do I need to know?

All Graduate Students and their eligible dependents have the option of enrolling in the Wesleyan University Student Accident and Sickness Insurance Plan and have the insurance premium billed to your University student account.

Take a moment to learn about what's included in Student Accident and Sickness Insurance Plan:

- Low deductibles
- Access to a comprehensive network of doctors, specialists and hospitals close to campus **and** home
- Worldwide coverage while studying abroad or on vacation.
- Coordination with the University's Student Health Service
- Access to discounts for dental, eyewear, and fitness services

Need to know more?

Go to www.GallagherKoster.com

- View and download a student insurance brochure to review the plan benefits
- Submit online an enrollment form
- Search for participating doctors, hospitals, and pharmacies
- Learn about Gallagher Koster Complements (Pharmacy, Vision and Dental Discounts)
- Find answers to frequently asked questions

	Annual	Spring
Coverage Period	8/12/09-8/11/10	1/15/09-8/11/10
Open Enrollment Period	5/12/09-9/12/09	12/5/09-2/22/10
Student Only	\$786.00	\$550.00
Spouse	\$2,061.00	\$1,400.00
Children	\$863.00	\$581.00

Online Enrollment is Just 5 Clicks Away!

1. Go to www.gallagherkoster.com
2. Click on College and University Students
3. Select Wesleyan University from the drop down menu
4. Click on 'Student Waive/Enroll Forms'.
5. Once a user account has been created select the '2009-2010 Wesleyan University Graduate Enrollment Form'

Enrollment is not automatic. Students are responsible for re-enrolling in the plan each academic year by the published deadline.

Did You Know?

- Approximately 1 in 3 young adults lack adequate health insurance.
- 50% of uninsured 19-29 year olds with low income went without needed medical care during the past year.
- Most employer based health insurance plans only offer emergency care coverage when traveling or studying overseas.

These are just a few reasons you should consider your school-sponsored student plan.

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The Wesleyan University Student Accident and Sickness Plan has got you covered!

The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, go to www.gallagherkoster.com. Click on College and University Students, and then select Wesleyan University from the drop down menu. For additional questions regarding eligibility or benefits contact, Gallagher Koster customer service department at 800-499-5062 Monday-Friday, 8:30 a.m.-6:00 p.m. EST or wesleyanstudent@gallagherkoster.com

Wesleyan University 2008-2009 Benefit Highlights	
Plan Maximum	\$50,000 Per Accident or Sickness Aggregate Maximum
Policy Year Deductible	\$25 per policy year Deductible is waived with a referral from the Student Health Center
Doctor's Office Visit	When referred by the SHC: 100% of Reasonable and Customary Expense When not referred by the SHC: 80% of Reasonable and Customary Expense up to \$5,000 maximum per Sickness, not to exceed 5 visits per Sickness
Hospital Room and Board Expense	80% of Reasonable and Customary Expense
Outpatient Miscellaneous Expense Services include diagnostic x-ray & laboratory, Physical Therapy , Emergency services, Chiropractic services <small>* Please refer to the plan brochure for a complete detailed listing of services covered under this benefit</small>	<ul style="list-style-type: none"> • When SHC is used, covered 100% up to \$500, then, 80% up to \$5,000 maximum per Sickness. • When SHC is closed and Community Health Center (CHC) or Preferred Care Medical (PCM) is used, covered 90% of Reasonable and Customary Expense up to \$5,000 maximum per sickness and considered payment in full by CHC. • When Provider other than SHC, PCM or CHC is used, covered 80% of the Reasonable and Customary Expense up to \$5,000 maximum per Sickness after a \$25.00 Deductible.
Outpatient Mental Health Expense Benefit	80% of Reasonable and Customary Expense

The Wesleyan University Student Accident and Sickness Plan is underwritten by Combined Insurance Company of America and serviced by:

Gallagher Koster
500 Victory Rd
Quincy, MA 02171
1-800-499-5062

