



Frequently Asked Questions For Wesleyan University Graduate Students 2011-2012 Student Accident and Sickness Insurance Plan

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Important Numbers and Contact Information

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Koster

500 Victory Road

Quincy, MA 02171

1-800-499-5062

Email: WesleyanStudent@gallagherkoster.com

Live Chat: www.gallagherkoster.com/wesleyan (click on Live Person icon)

Questions about a specific claim or claims payment?

Klais & Company, Inc.

1847 West Market Street

Akron, OH 44313

1-877-349-9017

Email: klaisclaims@klais.com

How can I find a Preferred Provider?

FirstHealth

1-888-685-7774

www.Firsthealth.com

How do I learn more about the Gallagher Koster Complements Programs?

EyeMed Discount Vision Plan

www.enrollwitheyemed.com

1-866-839-3633

Basix Dental Savings and CampusFit

www.basixstudent.com

1-888-274-9961

Travel Assistance Services and Nurse Line

On Call International

Toll free (U.S. and Canada): 1-800-850-4556

Direct Dial or Call Collect (Worldwide): 1-603-898-9159

Enrollment/Eligibility

Who is eligible?

- All Graduate students are eligible to enroll in a voluntary basis.
- Eligible dependents of insured students can also be enrolled in the Wesleyan University Student Accident and Sickness Plan for an additional cost.

How do I enroll?

To enroll using the following steps:

- 1) Visit www.gallagherkoster.com/wesleyan
 - 2) Click on 'Student Waive/Enroll'
 - 3) Create a user account or Log in (if a returning user)
 - 4) Select the **blue "I want to Waive/Enroll – Graduate"** button. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of your confirmation for your records.
- **Students are required to enroll unless proof of comparable coverage is provided by the published deadline**

How do I enroll my eligible dependents?

- Students need to purchase coverage for their eligible dependent(s) at the same time of their enrollment in the student insurance plan and must purchase the same period of coverage. Coverage cannot exceed coverage purchased by the student. For example, a student enrolled for annual period, coverage cannot be purchase for a dependent for the spring semester unless a qualifying event, as defined below, occurs.
- A students' dependent(s) must be enrolled within 30 days from the effective date of the policy, or within 31 days of a qualifying event. A qualifying event is when a student experiences one of the following: (a) marriage (b) birth of a child, (c) divorce or (d) if the dependent is entering the country for the first time. With the exception of the dependent entering the country for the first time, all other qualifying events noted will only be approved if experienced by the student.

To enroll using the following steps:

- 1) Visit www.gallagherkoster.com/wesleyan
- 2) Click on 'Student Waive/Enroll'
- 3) Create a user account or Log in (if a returning user)
Select the **blue "I want to Waive/Enroll – Graduate"** button and complete the dependent section of the enrollment form.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy to be sure that it provides comparable coverage:

- Will your current plan cover medical care beyond emergency services (i.e. Doctor's office visits; diagnostic testing, labs & x-rays; and prescription drugs) in the Middletown, CT area?
- Does your plan have a high deductible that must first be met before your plan will pay for services received?
- Does your health plan have doctors and hospitals in the Middletown, CT area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

How do I waive?

If you determine your coverage to be comparable, go to www.gallagherkoster.com/wesleyan

1. Click on 'Student Waive/Enroll'
 2. Create a user account or Log in (if a returning user)
 3. Select the **Blue "I want to Waive/ Enroll- Graduate"**. When waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver form. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of your confirmation for your records.
- **It is required that all students submit an online insurance selection form, whether enrolling or waiving**

Can students with comparable coverage still enroll in the student insurance plan?

Yes. Many Graduate students enjoy the peace of mind of having the additional coverage. Some of the benefits of being enrolled in a student plan include:

- The Wesleyan University Student Medical plan premium is subsidized by the University and students will be responsible for one third of the annual fee.
- Access to Gallagher Koster Complements, dental and vision savings programs, and CampusFit for a healthy lifestyle initiative.
- Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
- Students who may hit the maximum age on their parents' plan will remain fully insured in the student insurance. There are no limitations based on age.

Insurance Plan Benefits

What changes have been made for 2011-2012?

- There are no Plan design changes for the 2011-12 policy year.

How much does the plan cost?

	Annual Coverage 8/12/11 — 8/12/12	Spring Semester 1/15/12— 8/12/12
Student Only	\$ 860.00	\$ 601.00
Spouse	\$ 2,262.00	\$1,536.00
Child(ren)	\$ 947.00	\$ 637.00

What is covered under the Wesleyan University Student Accident and Sickness Insurance plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and.
- The maximum benefit allowed for each accident or sickness is \$50,000.
- Services provided a provider are generally covered at 80% of Reasonable and Customary Expense,
- Please refer to the plan brochure available at www.gallagherkoster.com/wesleyan and click on “My Benefits & Plan Information” for complete details about coverage, limitations, and exclusions.

Is there any additional coverage I can purchase in addition to the Student Insurance Plan?

No, there is no additional coverage available.

How do I get my prescriptions filled?

- Gallagher Koster is pleased to offer the [Gallagher Koster Prescription Savings Card](#) for students who do not have any other prescription drug coverage or have gaps in coverage. This program provides prescription discounts at over 5,100 Rite Aid Pharmacies located in 31 states, including the former Brooks Pharmacies and Eckerd Pharmacies. While the amount of the prescription discount varies by the actual medication and quantity dispensed, the savings often are between 20% and 30%, with the greatest savings being on generic medications. To find the nearest Rite Aid Pharmacy, please go to www.riteaidhealthsolutions.com and access “FIND A PHARMACY” at the top of the page. **Please note that this is NOT an insurance program.**

To take advantage of these immediate savings, a [Gallagher Koster Prescription Savings Card](#) can be printed off line at www.gallagherkoster.com/wesleyan, and selecting the tab labeled “Discount and Wellness”.

What if I have a pre-existing condition, am I covered?

- Yes, but only if you were continuously insured through another health insurance plan for the 12 months immediately prior to the effective date of the Student Accident and Sickness Insurance Plan without a lapse in coverage of more than 120 days.
- If you were not continuously insured or had a lapse in coverage of more than 120 days, you will not be covered for any pre-existing condition. A pre-existing condition is one for which you sought medical advice, were diagnosed, received care or treatment or were recommended care or treatment during the 12 months prior to the effective date of this plan.
- Once you have been enrolled in this plan for 12 months, your pre-existing condition will be covered as any other condition.

Am I required to get a referral from my school's Health Services before I seek treatment elsewhere?

- No, you are not required to go to your University's Health Services in order to access benefits under the Student Accident and Sickness Insurance Plan. However, if you go to Health Services first and receive a referral, the \$25.00 per Sickness Deductible on the Plan will be waived. If you are seeking mental health services outside of Wesleyan, a referral by the Office of Behavioral Health will assure the most comprehensive coverage. Please review brochure for more details.

Do I get an ID Card?

- You will receive an insurance ID Card at the address the school has on file for you – either your on-campus address or your local address. Carry it at all times and show it to any health care provider before receiving care or filling a prescription.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered by the Wesleyan University student health insurance plan. Your provider can also call Gallagher Koster at 1-800-499-5062 to confirm your eligibility. You do not need your card in order to be eligible to receive benefits.
- Once your enrollment has been processed at Gallagher Koster, you can go to www.gallagherkoster.com/wesleyan, create a User Account under "My Account" and print an ID card. This card acts as your permanent student health insurance ID card.

How do I print an ID card online?

1. Visit www.gallagherkoster.com/wesleyan
2. Log-in using your existing account information (first time visitors will need to create an account).
3. Select "Authorize Account" located to the left of your screen under Account Information and entered your Student ID number along with your date of birth.
4. Once your account has been authorized, select 'Account Home' and click on 'Generate ID Card'.

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the Wesleyan University Student Accident and Sickness Insurance Plan covers you during semester breaks, summer vacation and even if you're traveling or studying abroad. You'll be covered for the period for which you paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Expense Benefit and Travel Assistance Services through On Call International, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International, any services not arranged by On Call International will not be considered for payment.

- When studying or traveling abroad, keep your student health insurance plan identification card with you and take a copy of the brochure for reference.
- When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Expenses will be reimbursed on a Non-Network basis.
- When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.
- Please insure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.
- Many private insurance plans only provide medical coverage for emergency care while abroad. For students enrolled in a Wesleyan University study abroad program and who would like to obtain the comprehensive medical coverage and travel assistance services noted above, may elect to enroll in the Wesleyan University Student Accident and Sickness Plan for the semester that they are abroad. To enroll, refer to page 3 of this document "How do I enroll?"

Does this plan have a deductible? What is a deductible?

Yes this plan has a \$25 per sickness deductible. Deductible means an amount (for which you are responsible) to be from the amount payable as a covered medical expense before payment is made by the claims company. Once you have paid the \$25 deductible, whether it's applied to one service or multiple services, the plan will pay for covered medical expenses as indicated in the plan brochure. See referral question above for information about the deductible if referred by Health Services.

Finding a provider

Can I go to any doctor or hospital?

Yes. You can go to any provider; however, you can save money from seeing providers that participate in the FirstHealth network because providers participating in this network have agreed to accept a predetermined negotiated amount, or Preferred Allowance

as payment for their services. Go to www.gallagherkoster.com/wesleyan under click on “Find a Doctor” to locate participating providers.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if do you receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address.

You do not need an additional claim form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
Email: klaisclaims@klais.com

How Can I check the status of my own claims?

You can go to www.klais.com create a User Name and Password and look up a specific claim or view a list of all claims submitted.

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly. You may also receive a letter asking you if you are covered by any other health insurance plan. It is important to respond promptly to this as well.

How will my claims be paid if I have health insurance in addition to the Wesleyan University Student Accident and Sickness Plan?

The Wesleyan University Student Accident and Sickness Plan is an excess policy. This means if you have other health insurance, then that plan will pay first or as your primary insurance. The student insurance will not pay for benefits until the primary insurance has paid first.

Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Gallagher Koster Complements

Exclusively from Gallagher Koster, enrolled students have access to the following menu of products at no additional cost. More information is available by visiting www.gallagherkoster.com/wesleyan and clicking on “Discounts & Wellness”.

EyeMed Discount Vision Plan

Students are automatically enrolled in the EyeMed plan that includes discounts on prescription eyeglasses, contact lenses or even non-prescription sunglasses. Some of the nation’s most highly qualified laser vision correction surgeons will even offer savings.

- EyeMed has over 45,000 providers, including LensCrafters, Pearle Vision, Sears Optical, JC Penney Optical and Target Optical.
- Discounts range between 15% to 45% off retail pricing.
- Contact EyeMed at: <http://www.enrollwitheyemed.com>
- This is not an Insurance Plan.

Basix Dental Savings

Maintaining good health extends to taking care of your teeth, gums and mouth. The Basix Dental Savings Program provides a wide range of dental services. It is important to understand the *Dental Savings Program is not dental insurance*. Basix

contracts with dentists that agree to charge a negotiated fee to students covered under your Gallagher Koster plan. You must pay for the services received at the time of service to receive the negotiated rate.

- Savings vary but can be as high as 50% depending upon the type of service received and the contracted dentist providing the service. Contracted dentists and their fee schedules are listed on our website.

CampusFit

College health is all about helping students develop healthy habits for a lifetime. To support your efforts, CampusFit “digitizes” knowledge from registered dieticians and certified fitness instructors to help teach and reinforce mainstream ideas about diet, nutrition, fitness and general wellness.

Will I be covered under the plan after I graduate?

Yes. You will be covered under the student health insurance plan until the end of the policy year.

Can I continue coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.

Are there any other additional products available?

The following products are available to you, whether or not you participate in the Student Health Insurance Plan. To learn more about each product and their associated cost, please go to www.gallagherkoster.com/wesleyan and click on “Discounts & Wellness”.

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including, but not limited to, computer hardware, software, books, clothes, and electronics. This comprehensive policy covers damage caused by fire, theft, water, flood, earthquake, riot, accidental damage, and vandalism. University property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

Attractive pricing - \$2,000 of coverage for just \$50 per year

Worldwide protection

Full twelve month policy period

Thirty day money back guarantee if not satisfied

Identity Theft Coverage

STUDY ABROAD

Students, Faculty and Staff of a United States College or University who participate in a study abroad program may purchase the Study Abroad Accident and Sickness Insurance Program. Please visit www.gallagherkoster.com for complete Plan details and enrollment information.

This document is only a summary of the benefits available. Please refer to the Summary Plan Description for a description of the benefits available and exclusions and limitations of the plan.