



Frequently Asked Questions
For Wesleyan University Students
2012-2013 Student Injury and Sickness Plan

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Important Contact Information

I have questions about what is covered, how to access benefits, enrollment concerns, or replacement ID cards.

Gallagher Koster
500 Victory Road
Quincy, MA 02171
Website: www.gallagherkoster.com/wesleyan
Phone: 1-800-499-5062
Email: wesleyanstudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

Klais & Company, Inc.
1847 West Market Street
Akron, OH 44313
Website: www.klais.com
Phone: 1-877-349-9017

How can I find a Preferred Provider?

UnitedHealthcare Options PPO under “Find My School’s Plan”
Website: www.uhcsr.com
Phone: 1-800-767-0700

How can I find a Participating Pharmacy?

Medco
Website: www.medco.com
Phone: 1-800-771-0917

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwiththeyemed.com
Phone: 866-839-3633

Basix Dental Savings and CampusFit
Website: www.basixstudent.com
Phone: 888-274-9961

How do I learn more about Worldwide Assistance Services?

Travel Assistance Services
Scholastic Emergency Services (SES)
Toll-free in the US 877-488-9833
Collect outside of the US 609-452-8570

How do I contact the 24/7 Nurse Advice Line?
1-877-643-5130

Enrollment & Eligibility

Who is eligible for the plan?

- All Undergraduate students are required to enroll unless proof of comparable coverage is provided by the published deadline. Failure to show proof of insurance or enroll online will result in a hold of class registration.
- Eligible dependents of insured students can also be enrolled in the Wesleyan University Student Injury and Sickness Plan for an additional cost.

How do I enroll?

Students, who decide they would like to actively enroll in the plan, may do by completing the following steps:

1. Go to www.gallagherkoster.com/wesleyan .
2. Click on the blue 'I Want to Waive/Enroll' .
3. Create a user account, or log in if you are a returning user
4. Select the **Blue 'I want to Enroll' 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.

It is required that all students submit an online insurance selection form, whether enrolling or waiving.

All eligible students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.

How do I enroll my eligible dependents?

Students must purchase coverage for their eligible dependent(s) at the same time as their own initial plan enrollment. Dependent coverage must be purchased for the same time period as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs

Students can add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. Please note, with the exception of the dependent entering the country for the first time, all other qualifying events noted above will only be approved if experienced by the student. If dependent enrollment meets one of these qualifying events, the Dependent Enrollment Form, supporting documentation and payment must be received by Gallagher Koster within 31 days of the qualifying event. If not received within 31 days of the qualifying event, the effective date of coverage will be the date this form and payment are received at Gallagher Koster. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

Students may enroll their eligible dependents online for an additional premium by visiting www.gallagherkoster.com/wesleyan , selecting 'Dependent Enroll', and completing the form by the published deadline.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy, considering the following:

- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, etc.) in the Middletown, CT area?
- Does your plan have doctors and hospitals in the Middletown, CT area?
- Consultation and evaluation, i.e. clinician visits at Davison Health Center at Wesleyan are covered by tuition fees. Lab tests, medication, outside referrals and emergency treatment are services billed to insurance.
- Check the cost -- is the annual cost of this Student Plan less expensive than the cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification or PCP referrals required under your current plan that may delay receipt of care?

What about Health Care Reform? How does that affect my Student Health Insurance Plan?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned in the waiver question above, keep in mind that Student Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

How do I waive coverage under the student health insurance plan?

If you determine your coverage to be comparable and would like to waive the student health insurance plan:

1. Go to www.gallagherkoster.com/wesleyan .
2. Click on 'Student Waive/Enroll'
3. Create a user account, or log in if you are a returning user

4. Select the **Red 'I want to Waive' button**. 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 the confirmation for your records.

Please Note:

- **It is required that all students submit an online insurance selection form, whether enrolling or waiving.**

Insurance Plan Benefits

What's covered under the 2012-2013 Student Injury and Sickness Insurance Plan?

- The 2012-2013 Student Injury & Sickness Insurance Plan is compliant with the first phase of healthcare reform.
 - This means that essential benefits will be paid up to \$100,000 per Injury or Sickness. Essential benefits included, but are not limited to emergency services, office visits, hospitalization, mental health, rehabilitative services, diagnostic tests, and prescription drugs.
 - In addition, a new comprehensive Preventive Health/Wellness Benefit has been added, with services paid at 100% to In-Network only with no cost-sharing - no copayments or deductibles. Preventive Health/Wellness Benefits include, but are not limited to, routine physical exams, routine GYN exams, preventive screening and testing, immunizations and travel immunizations.
 - There is a \$100 per policy year deductible for In-Network Providers and a \$200 per policy year deductible for Out-of-Network Providers
 - Services provided by In-Network Providers are covered at 80% of the Preferred Allowance and services provided by Out-of-Network providers are covered at 60% of Usual & Customary Expense
 - There is \$25 office visit copayment
 - Prescriptions are covered at Medco pharmacies with a \$15 copayment for Generic drugs, \$30 copayment Preferred Brand Name drugs and \$50 copayment for Non Preferred Brand Name drugs
 - UnitedHealthcare StudentResources is the insurance company and claims will be paid by Klais & Company, Inc.

How much does the plan cost?

	Annual Coverage (8/12/2012-8/11/2013)	Spring/Summer Coverage (1/15/2013-8/11/2013)
Student Rate	\$1,132	\$659
Spouse	\$3,192	\$1,832
Child(ren)	\$2,044	\$1,175

How do I get my prescriptions filled?

- Prescriptions can be filled at a Medco participating pharmacy. To find a list of participating pharmacies near you, visit www.medco.com.
- At designated Medco pharmacies; you will pay \$15 co-payment for a 30-day supply of a generic/Tier-1 drug, \$30 co-payment for a 30-day supply of a preferred brand name/Tier-2 drug, and \$50 co-payment for a 30-day supply of a non-preferred brand name/Tier-3 drug up to the policy maximum.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherkoster.com/wesleyan to learn the details of the pharmacy program, including the Mail Service Program. Students who take maintenance drugs are encouraged to use the Mail Service Program to be able to receive the maximum benefit available.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded from the plan, the outpatient prescription is likewise limited or excluded.
- Students who plan on studying abroad may fill out a Prescription Override form by visiting www.gallagherkoster.com/wesleyan and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

Am I covered if I have a pre-existing condition?

Students under the age of 19 are immediately covered for pre-existing conditions.

If you are over the age of 19, you will be covered if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the Student Injury and Sickness Plan without a lapse in coverage of more than 30 days.

- If you were not continuously insured or had a lapse in coverage of more than 30 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 6 months prior to the effective date of this plan.
- Once you have been enrolled in this plan for 6 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?

No, a referral is not required with the Student Injury and Sickness Plan, but there are many benefits to first seeking care or advice from Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: www.wesleyan.edu

Do I get an ID card?

Yes, ID Cards are made available online. They are also mailed to the address that your school has on file for you and can be printed online.

How do I print an ID card online?

1. Go to www.gallagherkoster.com/wesleyan .
2. First time users will need to create a User Account. Returning users can Log-in using their existing account information.
3. On the Left toolbar, under "My Account", click on "Authorize Account"
4. Enter your Student ID number and your date of birth and click on "Authorize Account"
5. You will be redirected to the Account Home" page, then click on 'Generate ID Card'.

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

Yes, the Student Injury and Sickness 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 Scholastic Emergency Services (SES), the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by SES, any services not arranged by SES 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 will then need to seek reimbursement. Covered Expenses will be reimbursed on an out-of-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 ensure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

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

A deductible is the amount for which you are responsible before payment is made by the claims company. Once you have paid the 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.

This plan has a \$100 per policy year deductible that applies to services received from an In-Network Provider. There is a \$200 per policy year deductible that applies to services received from an Out-of-Network Provider.

What is the Out of Pocket maximum?

The Out of Pocket maximum is \$5,000 for In-Network services per insured, and \$10,000 for Out-of-Network services per insured.

Finding a Provider

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you will save money by seeing providers that participate in the UnitedHealthcare Options 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 and click on 'Find a Doctor' to locate participating providers. Please note that the Davison Health Center at Wesleyan provides care for students while school is in session. Students should call the Health Center on campus for routine care and clinicians can make a referral if necessary.

Claims Processing

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

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 if you have paid for a service and need to be reimbursed, please 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 before sending to the claims administrator at the following address:

Klais & Company, Inc.
1847 West Market Street
Akron, OH 44313

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 if you are covered by any other health insurance plan. It is important that you respond promptly to this as well.

How will my claims be paid if I have other health insurance in addition to the student health insurance plan?

The Student Injury and Sickness Plan has a coordination of benefits provision. This means your plan with Gallagher Koster will coordinate the payment of claims with your other insurance company. You will need to provide the claims company with information about your other health insurance company.

Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

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

Will I be covered under the plan after I graduate?

Yes, if you enrolled for annual coverage, 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 additional insurance products available?

Please visit www.gallagherkoster.com/wesleyan and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as 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.