



Frequently Asked Questions For Wesleyan University Students **2009-2010 Student Accident and Sickness Insurance Plan**

Who do I contact if I have questions or need help?

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

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1847 West Market Street
Akron, OH 44313
1-800-331-1096
Email: klaisclaims@klais.com

How can I find a Preferred Provider?

FirstHealth
1-888-685-7774
www.Firstthealth.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 CampusFits

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 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 may also enroll in the Student Accident and Sickness Insurance Plan for an additional cost.

How do I enroll?

To enroll prior to the published deadline:

1. Go to www.gallagherkoster.com,
2. Click on "College and University Students"
3. Select Wesleyan University from the dropdown menu.

First Time Users will need to create a unique User Account (User Name and Password, first name, last name, student ID number, date of birth and email address). Returning students can log in with their existing User Account information.

4. After creating or accessing your User Account, click on "Student Waive/Enroll Forms" and then select the Wesleyan University Undergraduate Enrollment Form.

Immediately upon submitting the Wesleyan University Undergraduate Enrollment Form, you will receive a confirmation number indicating that the form has been successfully submitted. Print this confirmation number for your records. If you do not receive a confirmation number, you will need to correct any errors and resubmit the form. The online process is the only accepted process for enrolling for coverage. Your Student Account will be billed in late September.

What if I am a Wesleyan Scholarship recipient?

For the 2009-10 policy year, Wesleyan University will offer low cost student loans to most students who need assistance covering the cost of the health insurance policy. Grant aid assistance will be limited. Please review your financial aid award letter for your specific eligibility (award letters will be mailed beginning in mid-May). Since you will not be charged for health insurance until after the start of the semester, financial aid adjustments will not occur until that time.

How do I enroll my eligible dependents?

- Students may enroll their eligible dependents online through "My Account" at www.gallagherkoster.com for an additional premium.
- Dependents must be enrolled by the published deadline, or within 31 days of a qualifying event (e.g. marriage, loss of coverage through an employer).

What is the cost?

	Annual Coverage 8/12/09 — 8/12/10	Spring Semester 1/15/10 — 8/12/10
Student Only	\$ 786.00	\$ 550.00
Spouse	\$2,061.00	\$1,400.00
Child(ren)	\$ 863.00	\$ 581.00

I have my own coverage that is comparable to the student health insurance plan. How do I assure I am not billed for the university-sponsored plan?

Students can show proof of coverage (waive) by submitting an Online Waiver Form. Before waiving you should review your current policy to be sure that it provides comparable coverage: (Please note that some insurance companies such as Kaiser Permanente, Oxford, United Health Care, Presbyterian, AIG do not participate in Quest Diagnostics Laboratory, which the Health Center uses for its laboratory services)

- Will your current plan cover medical care beyond emergency services (i.e. Doctor's office visits; diagnostic testing, labs & x-rays) 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?

If you determine your coverage to be comparable,

1. Go to www.gallagherkoster.com,
2. Click on "College and University Students"
3. Select Wesleyan University from the dropdown menu

First Time Users will need to create a unique User Account (User Name and Password, first name, last name, student ID number, date of birth and email address). Returning students can log in with their existing User Account information.

4. After creating or accessing your User Account, click on "Student Waive/Enroll Forms" and then select the Wesleyan University Undergraduate Waiver Form.

You will need to provide information from your current health insurance card: name, claims address, and toll-free customer service number of the insurance carrier, the name of the policyholder and policyholder ID or group number.

Immediately upon submitting the Wesleyan University Undergraduate Waiver Form, you will receive a confirmation number indicating that the form has been successfully submitted. Print this confirmation number for your records. If you do not receive a confirmation number, you will need to correct any errors and resubmit the form. The online process is the only accepted process for waiving coverage.

I have my own coverage that is comparable to the student health insurance plan, should I keep my private insurance and still enroll in the student health insurance plan?

Many parents and student enjoy the peace of mind of having the additional coverage.

Student plans are customized to provide more than just emergency care services while traveling or studying abroad. This includes travel assistance services (please refer to specific question on Studying/Traveling Abroad).

In addition, when a student is enrolled in the Student Accident and Sickness Insurance Plan they have access to Gallagher Koster Complements which is an array of prescripion, dental, vision and fitness discount programs.

Finally, we have found that many college students reach the maximum dependent age under their parent's plan while still enrolled and studying full time at College . Student plans do not deny coverage based on a sudent's age. So no matter the age, students have access to health insuarncce coverage.

*Note: Please refer to the brochure for details on how this plan may coordinate benefits with your current private insurance plan.

What is covered under the Student Accident and Sickness Insurance Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, lab and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, and emergency care.
- The maximum benefit allowed for each accident or sickness is \$50,000.
- Services provided by participating network provider are generally covered at 80% of the Preferred Allowance, while services covered by a non-network provider are generally covered at 80% of the Usual & Customary charges.
- Please refer to the plan brochure, available at www.gallagherkoster.com select Wesleyan University from the drop down menu and click on Plan Documents for complete details about coverage, limitations, and exclusions.

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

- Yes, students enrolled in the Student Injury and Sickness Insurance Plan have the option of purchasing additional coverage through the Optional Major Medical Expense Benefit. The Optional Major Medical Benefit begins payment after the Basic Maximum Benefit of \$50,000 has been paid by the Company. The Company will pay 100% of Usual and Customary Charges for additional incurred Covered Medical Expenses after first deducting the Basic Maximum Benefit not to exceed a total Maximum Benefit of \$100,000. This \$100,000 total Maximum Benefit includes the \$50,000 Basic Maximum and the benefit coverage afforded under this endorsement. **Interested students must purchase this optional benefit at the time of their initial enrollment and by the published deadline of September 15, 2009.**

Is prescription coverage available?

- There is no prescription drug card under this plan. However, Gallagher Koster is pleased to offer the Gallagher Koster Prescription Savings Card to 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. Click on "Student Access" then select Wesleyan University from the drop down menu. Once at the Wesleyan University student page, selected the tab labeled "Plan Enhancements".

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, create a User Account under "My Account" and print an ID card. This card acts as your permanent student health insurance ID card.

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

Yes, the 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.

- 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.

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

Will the Student Health Center accept my student or private insurance plan?

Visits to the Student Health Center are free as part of tuition. Insurance is necessary for referrals, diagnostic procedures and laboratory services.

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 under click on "Provider Networks" 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) it to the claims administrator at the following address. You do not need an additional claim form. Make sure our 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.

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 and clicking on Plan Enhancements.

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.enrollwiththeyemed.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 dietitians 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? Jessica - Is this question regarding graduates above?

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

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.

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, click on "Your Student Health Insurance Plan" and then "Additional Products".

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

2 types of coverage available - Replacement Cost or Actual Cash Value

Low deductibles - \$25, \$50 or \$100

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

Worldwide protection - covers US students studying abroad and International Students studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee if not satisfied

Personal Computer Protection

STUDY ABROAD

If you are participating in a study abroad program and would like additional coverage, you can purchase this Study Abroad Insurance plan. You may be covered under the Study Abroad Plan if you are a United States citizen, permanent resident of the United States, or an international student in the United States enrolled as a full-time student at a U.S. college or university and are temporarily pursuing educational activities outside your Home Country.

