



Wesleyan University

2011-2012
Graduate

Student Accident and Sickness Insurance Plan Eligibility and Plan Highlight Sheet

Does Your Insurance Plan Have Your Best Interest In Mind?

Not all plans provide adequate coverage for student such as out-of-state Medicaid plans; certain HMOs and Managed Care plans. At Wesleyan University, it is required for all graduate students to have some form of

comprehensive health insurance coverage. Wesleyan University, in partnership with Gallagher Koster is pleased to offer a comprehensive student health plan customized specifically with the needs of students in mind.

What do I need to know?

All graduate students at Wesleyan University are required to have a health insurance policy in effect from August 12, 2011 through August 11, 2012. Students who do not have health insurance from home may **Enroll** in the Student Accident and Sickness Insurance Plan offered through Wesleyan University at a subsidized premium rate.

Learn about what's included in Student Accident and Sickness Insurance Plan:

- 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/wesleyan
- Find out what questions you should ask your current health insurance plan to make sure it's adequate.
- Download a student insurance brochure to compare benefits.
- Submit an online insurance decision form.
- Find answers to frequently asked questions.

Did You Know? ⁽¹⁾

- 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.

Students are student responsible for approximately 1/3 of the premium fees listed below	Annual	Spring
Coverage Period	8/12/11-8/11/12	1/11/12-8/11/12
Insurance Decision Deadline	8/15/10	2/14/12
Student Only	\$860.00	\$601.00
Spouse	\$2,262.00	\$1,536.00
Child(ren)	\$947.00	\$637.00

ONLINE ENROLLMENT OR WAIVER IS JUST 3 CLICKS AWAY!

1. Go to www.gallagherkoster.com/wesleyan
2. Click on "Student Enroll/Waive Forms"
3. Once a user account has been created, click on the green "I want to enroll/waive- Graduate Student" button

1) The Commonwealth Fund. Health Insurance On Their Own: Young Adults Living Without Health Insurance. New York, NY: The Commonwealth Fund (Reprinted with Permission)

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The Wesleyan University Accident and Sickness Insurance 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/wesleyan

Accident Expense Benefit	Covered Accident at 100% of the Reasonable and Customary Expense up to \$1,000. Once \$1,000 is reached, benefits are paid at 80% of the Reasonable and Customary Expense up to a maximum benefit of \$50,000 per Covered Accident
Sickness Expense Benefit	
Plan Aggregate Maximum	\$50,000 Per Accident or Sickness
Deductible	\$25 per Sickness Deductible is waived with a referral from the Student Health Center
Hospital Room and Board Expense , Services include semi-private room, nursing services, special care unit	80% of Reasonable and Customary Expense
Outpatient Miscellaneous Expense , Services include allergy testing, diagnostic x-ray & laboratory, physical therapy (limited to one visit per day), hospital emergency room, hospital outpatient department, speech therapy, chiropractic services	<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
Doctor's Office Visit (including Chiropractor and Physical Therapy visits and outpatient mental health services), included in Outpatient Miscellaneous Expense Maximum, limited to one visit per day.	<ul style="list-style-type: none"> When referred by the SHC: 100% of Reasonable and Customary Expense up to \$500, then 80% up to \$5,000 maximum per Sickness. When not referred by the SHC: 80% of Reasonable and Customary up to \$5,000 per sickness, not to exceed 5 visits per sickness
Inpatient Mental Health	Paid as Any Other Sickness
Outpatient Mental Health	Paid as Any Other Sickness

For additional questions regarding eligibility or benefits contact Gallagher Koster customer service department at 800-499-5062 Monday-Friday, 8:30 a.m-7:00 p.m. EST or wesleyanstudent@gallagherkoster.com. The Wesleyan University Student Accident and Sickness Insurance Plan is underwritten by Combined Insurance Company of America and serviced by Gallagher Koster, 500 Victory Rd Quincy, MA 02171

