

Frequently Asked Questions For Wellesley College 2007-2008 Student Injury and Sickness Insurance Plan

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

Questions about enrollment, benefits, ID cards, how the plan works?

Koster Insurance Agency
500 Victory Road
Quincy, MA 02171
1-800-457-5599
Email: WellesleyStudent@kosterins.com

Questions about a specific claim or claims payment?

United HealthCare Student Resources
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Register for Online Claims Look-Up at www.uhcsr.com

How can I find a Preferred Provider?

United HealthCare Options PPO
800-767-0700
<http://www.uhcsr.com/lookupredirect.aspx?delsys=01>

How can I find a participating pharmacy?

Medco Health Network
800-711-0917
www.medco.com
(Andrews Pharmacy is a participating Medco pharmacy)

Questions about the EyeMed Discount Vision Plan?

www.enrollwiththeyemed.com
1-866-839-3633

Questions about the Basix Dental Savings Plan?

www.basixstudent.com

Enrollment/Eligibility

Who is eligible?

- All registered degree students, and all registered non-degree students in on-campus attendance and taking at least 3 units per semester as well as students enrolled in the winter season between semester classes, are eligible for coverage.
- Insured Students may also enroll their eligible Dependents. Eligible Dependents are the spouse, (husband or wife) of the Named Insured and their unmarried children under 19 years of age who are not self-supporting.

How do I enroll?

- All eligible students who do not submit an online waiver form prior to deadline are automatically enrolled in the Student Injury and Sickness Insurance Plan.
- International Students cannot waive the Student Accident and Sickness Plan unless they are covered by an insurance company based in the United States.

Can I waive the Qualifying Student Health Insurance Program (QSHIP) with any of the Commonwealth Care Insurance Plans?

No. Although the Commonwealth Care Insurance Plans may provide comparable coverage, as a student attending a school that offers a student health insurance plan you are not eligible to enroll in a Commonwealth Care Insurance Plan.

I have my own coverage that is comparable to the Student Injury and Sickness Insurance Plan. How do I waive participation in the school's plan?

Students will be able to waive coverage by logging onto www.kosterweb.com and submitting the Online Waiver Form. Details regarding how to use the online system can also be found in the brochure. 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 Wellesley, MA 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 Wellesley, MA 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, go to www.kosterweb.com

- 1) Click on Student Access and then select Wellesley College from the drop down menu
- 2) First Time Users need to create a User Account (User Name and Password).
- 3) Once the account is created or accessed, click on "Online Forms" and select the 2007-2008 Annual Waiver Form.
- 4) You will need to have your current health insurance card available in order to complete the online waiver form

Do I get an ID card?

- You will receive an insurance ID Card in your campus mailbox after the waiver/enrollment period. Carry it at all times and show it to the doctor or any other healthcare provider before receiving care.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered under the Wellesley College Student Injury and Sickness Insurance program. Your provider can always call Koster Insurance Agency at 800-457-5599 to verify eligibility.
- If you need a replacement ID card, request one online at: www.kosterweb.com

Insurance Plan Benefits

I'm a returning student and currently enrolled in the Student Insurance Plan, what changes have been made for 2007-08?

- The policy has implemented a Preferred Provider Network for the 2007-08 policy year through the United HealthCare Options PPO Network. Coverage for services rendered by a Preferred Provider will be covered at 100% of the Preferred Allowance. Coverage for services rendered by an Out-of-Network Provider will be covered at 80% of Usual and Customary Charges.
- The Maximum benefit limitations have been removed for the Outpatient Miscellaneous Expense and the High Cost Procedure Expense. For the 2007-08 policy year, covered services paid under these benefits will be subject only to the plan maximum of \$50,000 per condition.
- The pre-existing condition limitations have been removed.
- A wellness benefit has been added to cover one annual physical per policy year with routine screening and immunizations (including HPV), to be paid at 50% with a \$300 maximum per policy year.

- A prescription mail service program, Medco By Mail, has been added to the pharmacy benefit.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

What is covered under the Student Insurance Plan?

- The plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, lab and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs.
- Payment will be made as allocated for covered medical expenses incurred due to a covered Injury or Sickness, not to exceed the Per Condition Aggregate Maximum of \$50,000.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

How are prescription drugs covered?

- \$5 co-payment for a 30-day supply of a generic drug and \$15 co-payment for a 30-day supply of a brand name drug.
- Per policy year maximum benefit of \$1,000 per person.
- Use a Medco participating pharmacy; CVS, Walgreens, Brooks, and local pharmacies including Andrews Pharmacy.
- If a prescription needs to be filled prior to receiving the ID card, you will need to pay up front for your prescription and mail in for reimbursement. Claim forms can be obtained from Koster Insurance Agency or the Health Service Billing Coordinator and will be reimbursed for the full amount paid for the prescription less the co-payment if within 90 days of the beginning of the policy year.

Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of the medical condition is limited or excluded, the outpatient prescription is likewise, limited or excluded.

New Medco By Mail

This mail service program allows students to obtain a 90-day supply of a covered prescription medicine by paying a copy 2 times the monthly tier copay. When you use the Mail Service Prescription Drug Program you will need to complete a "Medco By Mail" Order Form and include that and your doctor's signed prescription form and mail directly to Medco. A brochure describing the Mail Service Program, "Medco By Mail" Order Forms and accompanying mailing envelope will be available online or by contacting Koster Insurance Agency. Once you file your first prescription by mail, you can then order refills online by going to www.medco.com. Mail order prescriptions will not be filled less than 45 days from the termination date of the policy.

I am going abroad, can I get multiple months of my prescription before I leave?

An exception to the 30-day limit or "one month at a time" rule for filling prescriptions is made for students going abroad, thus permitting them to obtain prescriptions for the duration of their stay before they leave the United States. This can only be done in the United States, not while abroad.

Students should call or email Koster Insurance Agency, 800-457-5599 or wellesleystudent@kosterins.com and include the following information:

- Student name and ID #
- Where student is going
- When they are leaving as well as returning
- How many months of the Rx will they need
- Name and dose of Rx
- Last day they can pick the Rx up
- Name and phone # of pharmacy

Please Note:

- Requests for exceptions cannot be processed without this information
- Students MUST allow at least 48-72 hours (workdays, M-F) for turnaround time
- Koster will advise Caremark of exceptions to be made
- Multiple refills will be charged the regular 30-day co-pay for each 30-day supply.

- Exceptions will not be granted for filling prescriptions outside the US.

When you purchase medication while abroad, you will pay for it at the counter and then submit a claim for reimbursement as you will for any other medical service.

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

Yes, the Student Injury and Sickness Insurance Plan covers a Pre-Existing condition as any other Covered Injury or Sickness.

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

- Yes, a referral is required by the Health Service before seeking treatment from an off-campus provider.
- Failure to utilize the Health Center will result in a reduction of benefits. The following are exceptions to the Referral Requirement;
 1. Medical Emergency. The Insured Student needs to return to the Health Services for necessary follow-up care within 48 hours of emergency.
 2. When the Health Services is closed.
 3. Medical care received when the Insured Student is more than 25 miles from campus.
 4. Medical care received when the Insured Student is no longer able to use the Health Services due to change in student status.

Does this plan cover me when I am off campus?

Yes, the Student Injury and Sickness Plan covers you during semester breaks, summer vacation and even if you're studying abroad. You'll be covered for the period for which you paid premium. So if you paid premium for the entire year, you would be covered from August 15, 2007 through August 14, 2008.

Will this plan cover me if I travel/study abroad?

Whether studying or traveling abroad, the Student Injury and Sickness Insurance Plan provides the same benefits as if you were on campus. 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. 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 your College's name are on the bill.

Please note that although malaria medications will be covered (i.e. Malarone), vaccinations required to travel abroad are not a covered benefit under The Student Injury and Sickness Insurance Plan.

The Student Injury and Sickness Insurance Plan also includes access to Travel Assistance Services provided by Scholastic Emergency Services (SES). Scholastic Emergency Services (SES) services include Emergency Medical Evacuation and Return of Mortal Remains that meet the United States Department requirements. The Emergency Medical Evacuation services are not meant to be used in lieu of or replace or local emergency services such as an ambulance requested through emergency 911 telephone assistance. All SES services must be arranged and provided by SES, any services not arranged by SES will not be considered for payment. Please refer to the plan brochure for more information.

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

The 2006-2007 Student Injury and Sickness Insurance Plan does not have a deductible

Finding a provider

Can I go to any doctor or hospital?

Yes. However, you can save money by seeing providers that participate in the United HealthCare Options PPO Preferred Provider Network.

- Your out-of-pocket expenses will be less because Network providers are reimbursed at 100% of the Preferred Allowance; Out-of-Network providers are reimbursed at 80% of Usual and Customary charges.
- Preferred Allowance is a preferred negotiated fee that providers have agreed to accept as their payment. Out-of-Network providers have not agreed to accept the Preferred Allowance as their payment.
- Usual and Customary Charges are defined as the usual charge for that service in the locality that it is performed.
- You should be aware that Network hospitals might be staffed with Out-of-Network doctors, so it's not a guarantee that all charges will be paid at the preferred allowance.
- Take the time to ask the providers you want to see if they participate in one of the Network provider networks.

How do I find a Network Provider?

United HealthCare Options PPO

800-767-0700

<http://www.uhcsr.com/lookupredirect.aspx?delsys=01>

Claims Processing

If I receive a bill for services I received, what should I do?

Physicians should bill the claims administrator directly. If you receive a bill, you should also forward it to the claims administrator at the address below. You do not need a claim form. Make sure your name, ID number, and school name are on the bill, make a copy for your records, and send it to the claims administrator.

United HealthCare Student Resources

PO Box 809025

Dallas, TX 75380-9025

800-767-0700

Register for Online Claims Look-Up at www.uhcsr.com

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

If the treatment you received was a result of an accident, you might receive a letter from Student Insurance Division asking you for information about the accident, i.e. was it the result of a car accident, from playing sports, etc.

The Student Injury and Sickness Insurance Plan is Excess Coverage. This means that any other valid and collectible insurance must pay first before the Student Injury and Sickness Insurance Plan will pay. After \$600 of claims have been incurred, Student Resources will mail a letter to the student asking if the student has any other insurance. If the Student Injury and Sickness Insurance Plan is the student's only insurance, the student needs to sign the statement stating they have no other insurance and return it to Student Resources.

Your claim cannot be processed without this information, so please respond to the letter promptly.

Plan Enhancements

Does this plan cover the cost of routine eye exams or the cost of eyewear?

- The Student Accident and Sickness Insurance Plan doesn't cover these vision services, but if you are enrolled in the insurance plan, you are also enrolled in the EyeMed Vision Program.
- EyeMed's plan 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, Target Optical, J C Penney Optical, and many private practitioners.
- Contact EyeMed at: <http://www.enrollwitheyemed.com>
- This is not an Insurance Plan.

What about dental coverage?

The cost of dental care is a major concern to both students and health service administrators. To help with this issue, Koster Insurance Agency, Inc makes the Basix Dental Savings Program available to you. It is important to understand the **Dental Savings Program is not dental insurance**. Basix contracts with dentists that agree to charge a reduced fee to students covered under your Koster Insurance Agency, Inc, plan. The student 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 specific contracted dentist providing the service. To use the program, simply:

- Make an appointment with a contracted dentist; all the contracted dentists are listed on our website, www.basixstudent.com.
- Make sure the dental office understands that you have access to the Basix program. We list an administrative contact person for each dentist to help clear up any confusion on the spot. We don't issue a separate identification card for the Basix program. The dentist's office may ask for your health plan identification card to make sure you have access to the program. If the office needs to check eligibility, call Koster Insurance Agency, Inc. at 800-457-5599.
- Remember, you must pay for the services you receive at the time of service, so make sure you understand what forms of payment (check, credit card, etc.) the dentist accepts.

Additional Coverage Options

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. Payment will not exceed the major Medical Maximum Benefit of \$225,000. **Interested students must purchase this optional benefit by September 15, 2007 for annual coverage or February 1, 2008 for newly enrolled students for the spring semester.**

Can I continue coverage after the policy terminates?

No, there is no option to continue the policy after the termination date. You can contact Koster Insurance Agency for possible other plan options.

This document is only a summary of the benefits available. Please refer to the actual Student Injury and Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the plan.