



## Frequently Asked Questions For Wellesley College Students 2011-2012 Student Injury 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  
1-800-471-7069

Email: [WellesleyStudent@gallagherkoster.com](mailto:WellesleyStudent@gallagherkoster.com)  
[www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley)

### Questions about a specific claim or claims payment?

United HealthCare Student Resources  
PO Box 809025  
Dallas, TX 75380-9025  
1-866-948-8472

[gkclaims@uhcsr.com](mailto:gkclaims@uhcsr.com)

Register for Online Claims Look-Up at [www.uhcsr.com](http://www.uhcsr.com)

### How can I find a Preferred Provider?

United HealthCare Options PPO  
1-866-948-8472

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

### How can I find a Participating Pharmacy?

United Healthcare Network Pharmacy (Pharmacies are part of Medco Pharmacy Network)

UHCSR Pharmacy Network: 877-417-7345

UHCSR Customer Service: 1-866-948-8472

[www.uhcsr.com](http://www.uhcsr.com), click on "Student Health Insurance" and "Plans"

(Andrews Pharmacy is a participating pharmacy and can be reached at 781-235-1001)

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

#### EyeMed Discount Vision Plan

[www.enrollwitheyemed.com](http://www.enrollwitheyemed.com)

1-866-839-3633

#### Basix Dental Savings and CampusFit

[www.basixstudent.com](http://www.basixstudent.com)

1-888-274-9961

### How do I learn more about Worldwide Travel Assistance Services and 24-Hour Nurse Advice Line?

#### Scholastic Emergency Services

Toll Free from U.S. and Canada: 1-877-488-9833

Direct Dial or Call Collect (Worldwide): 1-609-452-8570

[medservices@assistamerica.com](mailto:medservices@assistamerica.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, are automatically enrolled in the Student Injury and Sickness Insurance Plan unless proof of U.S. based comparable coverage is furnished.
- Eligible dependents of insured students can also be enrolled in the Student Injury and Sickness Insurance Plan for an additional cost.

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 may enroll their eligible dependents online with an additional premium by visiting [www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley), select "Dependent Enroll".
- Students need to purchase coverage for their eligible dependent(s) at the same time of their initial enrollment in the student insurance plan. Students must purchase the same period of coverage as the student's period of coverage and dependent cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage would need to purchase annual coverage for their dependents and could not purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.
- A student's 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. Reminder, 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.
- **The enrollment deadlines to add dependents are: September 15, 2011 for annual coverage and February 1, 2012 for newly enrolled spring students.**

### Can I waive the Student Health Insurance Program (SHIP) with any of the insurance plans offered through The Commonwealth Connector?

Students are not eligible for any of the subsidized Commonwealth Care programs and these programs cannot be used to waive the student health insurance plan. Students are eligible for the insurance plans offered through Commonwealth Choice, but these plans should be reviewed carefully as they may have very high deductibles and sometimes limited benefits.

### 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 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?

### How do I waive?

If you determine your coverage to be comparable, go to [www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley)

1. Click on "Student Waive"
2. Log in, with your Wellesley College email address as your user name and your Wellesley College ID number as your password
3. Select the Red "I want to Waive" 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.

Wellesley College students who live more than 200 miles from campus, have a deductible higher than \$1,000 or participate in intercollegiate or club sports, are strongly encouraged to enroll in the Student Injury and Sickness Insurance Plan. Enrolling in the plan is more cost effective and could help offset the cost of high deductibles and copayments typically required by other insurance plans.

International students are automatically enrolled and cannot waive coverage unless they are covered by an insurance company based in the United States

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

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

- 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

- The Plan Maximum has been increased from \$50,000 to \$100,000 per condition, per policy year.
- The Wellness Benefit has been increased maximum from \$300 to \$500 per policy year.

#### How much does the plan cost?

Rates	Annual	Spring
	8/15/2011 – 8/14/2012	01/01/2012-08/14/2012
Student	\$1,615	\$1,046
Spouse	\$2,497	\$1,579
All Children	\$1,941	\$1,228

#### What is covered under the Wellesley College Student Injury 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 prescription drugs.
- The maximum benefit allowed for each Injury or Sickness is \$100,000.
- Services provided by a participating network provider are generally covered at 100%, while services provided by a non-network provider are generally covered at 80%.
- Please refer to the plan brochure available at [www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley) and click on "My Benefits and 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?

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 \$100,000 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 \$275,000. This \$275,000 total Maximum Benefit includes the \$100,000 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 deadline which is 30 days after the policy effective date.**

### **How do I get my prescriptions filled?**

Prescriptions can be filled at an United Healthcare Pharmacy Network, (including Andrews Pharmacies) participating pharmacy. To find a list of participating pharmacies near you, visit [www.uhcsr.com](http://www.uhcsr.com).

- At designated [name of pharmacy program] pharmacies; you will pay \$10 co-payment for a 30-day supply of a Tier-1 drug, and \$20 co-payment for a 30-day supply of a Tier-2 drug, up to the \$2,000 maximum benefit.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2.5x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on "Pharmacy Program" at [www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley) 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.

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

Yes, the Wellesley College Student Injury and Sickness Insurance Plan covers Pre-Existing conditions 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 before being able to seek care or treatment from an off-campus provider. Please refer to the plan brochure for details about the referral requirement and the exceptions to it.

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

Yes, the Wellesley College Student Injury 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 Scholastic Emergency Services, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by Scholastic Emergency Services, any services not arranged by Scholastic Emergency Services 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.

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

No, the Wellesley College Student Injury and Sickness Insurance Plan does not have a deductible.

### **Do I get an ID card?**

Yes, ID Cards are made available online 24-48 hours upon Gallagher Koster's receipt of your enrollment in the plan from the College. ID cards can be printed per the request of the school or student. ID Cards are also mailed to the address the school has on file for you. Carry it at all times and show it to any health care provider or before receiving care or filling a prescription

### **How do I print an ID card online?**

- 1.) [www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley)
- 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'.

## Finding a provider

### Can I go to any doctor or hospital?

Yes. You can go to any provider; however, you can save money by seeing providers that participate in United HealthCare Options PPO 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/Wellesley](http://www.gallagherkoster.com/Wellesley) 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 claims 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.

United HealthCare Student Resources

PO Box 809025

Dallas, TX 75380-9025

1-866-948-8472

[gkclaims@uhcsr.com](mailto:gkclaims@uhcsr.com)

### How Can I check the status of my own claims?

You can go to [www.uhcsr.com](http://www.uhcsr.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 Wellesley College Student Injury and Sickness Insurance Plan?

The Student Injury and Sickness Insurance Plan is an Excess policy. This means that if you are covered by another insurance plan, your other insurance plan needs to receive and pay claims first before this student insurance plan pays for covered expenses. Benefits are not payable under this student insurance plan until the other insurance, including automobile insurance (if applicable) pays first.

Please refer to your brochure for details.

### Will I be covered under the plan after I graduate?

Yes. If you graduate in the Spring, 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.

## 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/Wellesley](http://www.gallagherkoster.com/Wellesley) and clicking on "Discounts and 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. This is not an Insurance Plan

- 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>

#### 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.

### Are there any other additional products available?

The following products are available to you, whether or not you participate in the Student Injury and Sickness Insurance Plan. To learn more about each product and their associated cost, please go to [www.gallagherkoster.com/Wellesley](http://www.gallagherkoster.com/Wellesley), and click on "Other Insurance Products".

#### 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](http://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.*