



Frequently Asked Questions
For Union Graduate 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

**Ph: 877-439-1008**

Email: [Uniongraduatestudent@gallagherkoster.com](mailto:Uniongraduatestudent@gallagherkoster.com)  
[www.gallagherkoster.com/Uniongrad](http://www.gallagherkoster.com/Uniongrad)

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

Klais and Company, Inc.  
1867 West Market St.  
Akron, OH 44313

**1-877-349-9017**

Email: [klais@klaisclaims.com](mailto:klais@klaisclaims.com)

Status link: [www.klais.com](http://www.klais.com)

### **How can I find a Preferred Provider?**

Multiplan  
800-546-3887

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

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

#### **EyeMed Discount Vision Plan**

[www.enrollwiththeyemed.com](http://www.enrollwiththeyemed.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 the 24 hour Nurse Line?**

Toll Free from U.S. and Canada: 1-800-850-4556

Direct Dial or Call Collect (Worldwide): 1-603-898-9159

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

## Enrollment/Eligibility

### Who is eligible?

All full time graduate students enrolled in at least 6.6 credits or more per semester are eligible for the Union Graduate College Student Injury and Sickness Insurance Plan.

### How do I enroll?

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

1. Log onto: [www.gallagherkoster.com/Uniongrad](http://www.gallagherkoster.com/Uniongrad)
2. Click on 'Student Waive/Enroll '
3. Create a user account or Log in (if a returning user)
4. Click on the blue "I want to Enroll" button.

It is recommended 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.**

### 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 **Schenectady, NY** 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 **Schenectady, NY** 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:

1. Log onto: [www.gallagherkoster.com/Uniongrad](http://www.gallagherkoster.com/Uniongrad)
  2. Click on 'Student Waive/Enroll '
  3. Create a user account or Log in (if a returning user)
  4. Click on the blue "I want to Waive " button, when waiving the Injury and Sickness Plan, 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 Waiver Form you will receive a confirmation number as proof that your Waiver Form was successfully submitted.
- International students can only waive with a U.S. based insurance plan
  - It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.

## 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?

1. Hospital Miscellaneous increased from \$1,000 to \$1,500
2. Ambulance Expense benefit increased from \$100 \$300.
3. Outpatient Expense benefit increased from \$1,000 to \$2,000.
4. AD&D benefit increased from \$2,000 to \$5,000.
5. Plan is now underwritten by Gerber Life Insurance Company.

### How much does the plan cost?

Coverage Period	Coverage Dates	Waiver Due Date	Coverage Cost
Annual	Annual: 6/13/11 – 6/12/2012	6/20/2011	\$914.00
Fall	Fall: 9/7/11 - 6/12/2012	9/14/2011	\$762.00
Winter	Winter: 1/3/12 - 6/12/2012	1/10/2012	\$576.00
Spring	Spring: 3/26/12 - 6/12/2012	4/1/2012	\$236.00

### What is covered under the Union Graduate College Student Injury and Sickness Insurance Plan?

- The plan offers 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 \$50,000.
- Services provided by a provider are generally covered at 80%.
- Please refer to the plan brochure available at [www.gallagherkoster.com/Uniongrad](http://www.gallagherkoster.com/Uniongrad) and click on "My Benefit 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 Union Graduate College Student Injury and Sickness Insurance Plan has the option of purchasing additional coverage through the Optional Supplemental Plan. The Optional Supplemental Plan begins payment of additional eligible covered expenses after the \$50,000 maximum benefit has been paid under the Basic Plan. The Optional Supplemental Plan benefit will then pay 80% of charges up to a maximum benefit of \$200,000. The total maximum benefit available is \$250,000 which includes the \$50,000 available under the Basic Plan and the \$200,000 available under the Optional Supplemental Plan.

**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 much does the Optional Supplemental Plan cost?

Optional Supplemental Under Age 25	\$306 .00
Optional Supplemental Age 25 and Over	\$463.00

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

- Covered prescriptions are paid at 80% up to the maximum of \$1,000 per policy year under the Outpatient Expense benefit of your Student Injury and Sickness Insurance plan. Students will purchase the prescriptions and then submit the claim receipts to Klais & Company for direct reimbursement.
- You can also take advantage of the Rite Aid Pharmacy Discount Card program offered exclusively by Gallagher Koster.
- This program provides prescription discounts at over 5,100 Rite Aid Pharmacies located in 31 states, including Brooks Pharmacies and Eckerd Pharmacies.
- Students will generally save up to 30% on prescriptions, with the greatest saving on generic medications.
- To find the nearest Rite Aid Pharmacy, please visit [www.riteaidhealthsolutions.com](http://www.riteaidhealthsolutions.com) and access FIND A PHARMACY at the top of the page.
  
- To take advantage of these savings, a Gallagher Koster Prescription Savings Card can be printed off line at [www.gallagherkoster.com/Uniongrad](http://www.gallagherkoster.com/Uniongrad) . Once you reach the Union Graduate College page select "Discounts and Wellness" then "Rite Aid Discount Card".

### **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 6 months immediately prior to the effective date of the Union Graduate College Student Injury and Sickness Insurance Plan without a lapse in coverage of more than 63 days.

- If you were not continuously insured or had a lapse in coverage of more than 63 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 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, a referral is not required with Union Graduate College Student Injury and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Student Health Service. Students should be aware that on campus health services is available to them, Monday – Thursday 8:30 AM – 8:00 PM Friday 8:30 AM – 5:30 PM and Sunday 9:00 AM- 3:00 PM and located in Silliman Hall – 2 Floor. Office staff can be contacted (518) 388-6120 to schedule an appointment.

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

Yes, ID Cards are made available online 24-48 hours upon Gallagher Koster receiving your enrollment. ID Cards are also mailed to the address the school has on file for you and can be printed per the request of the school or student.

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

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

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

Yes, the Union Graduate 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 On Call International, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International, any services not arranged by On Call International 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?**

No, the 2011-2012 Union Graduate College Student Injury and Sickness Plan does not have a deductible.

### **Finding a provider**

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

Yes. You can go to any provider; however, you could save money by seeing providers that participate in Multiplan Network because providers participating in this network have agreed to accept a predetermined negotiated amount.

Go to [www.gallagherkoster.com/Uniongrad](http://www.gallagherkoster.com/Uniongrad) 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.

Klais and Company, Inc.

1867 West Market St.

Akron, OH 44313.

**877-349-9017**

email: [klais@klaisclaims.com](mailto:klais@klaisclaims.com)

status link: [www.klais.com](http://www.klais.com)

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

You can go to [www.klais.com](http://www.klais.com), click "status link" then 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 Union Graduate College Student Injury and Sickness Insurance Plan?**

The Union Graduate College Student Injury and Sickness Insurance Plan have 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.

## 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/Uniongrad](http://www.gallagherkoster.com/Uniongrad) 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.

- 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?

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

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/Uniongrad](http://www.gallagherkoster.com/Uniongrad), 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 Injury 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.*