Frequently Asked Questions
For Anna Maria College Students
2012-2013 Student Injury and Sickness Insurance Plan

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Important Contact Information

I have questions about what is covered, how to access benefits, enrollment concerns, or replacement ID cards.

Gallagher Koster
500 Victory Road
Quincy, MA 02171
Website: www.gallagherkoster.com/annamaria
Phone: 877-320-4347
Email: AnnaMariaStudent@gallagherkoster.com

I have questions about a specific claim or claims payment for the 2012-2013 policy year.

UnitedHealthcare StudentResources
PO Box 809025
Dallas, TX 75380
Website: www.uhcsr.com – to register for Online Claims Lookup
Phone: 866-948-8472

I have questions about a specific claim or claims payment for the 2011-2012 policy year.

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
Website: www.klais.com
Email: klaisclaims@klais.com
Phone: 877-349-9017
Fax: 330-867-0827

How can I find a Preferred Provider?

Harvard Pilgrim (Regionally in MA, NH, and ME)
United Healthcare Options PPO (Nationally)
www.gallagherkoster.com/annamaria, click on 'Find a Doctor'

How can I find a Participating Pharmacy?

UnitedHealthcare Network Phamacy
www.uhcsr.com
Phone: 877-417-7345

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwitheyemed.com
Phone: 866-839-3633

Basix Dental Savings and CampusFit
Website: www.basixstudent.com
Phone: 888-274-9961

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services
www.assistamerica.com
(877) 488-9833 Toll-free within the United States
(609) 452-8570 Collect outside the United States

Enrollment & Eligibility

Who is eligible for the plan?

All students enrolled in a degree program regardless of the number of credit hours and non degree students enrolled at least 75% of full-time will automatically be enrolled in and billed for the Student Accident & Sickness Insurance Plan.

Eligible dependents of insured students can also be enrolled in the Student Accident & Sickness Insurance Plan for an additional cost.

How do I enroll?

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

1. Go to www.gallagherkoster.com/annamaria.
2. Click on 'Student Waive/Enroll'.
3. Create a user account, or log in if you are a returning user.
4. Select the Green 'I want to Enroll' button. Upon completing your online enrollment form you will be asked to review the information provided and click 'submit' to complete the process. Immediately upon submitting your online enrollment form you will receive a confirmation number. Please save this number and print a copy of your confirmation for your records.

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.

How do I enroll my eligible dependents?

Students must purchase coverage for their eligible dependent(s) at the same time as their own initial plan enrollment. Dependent coverage must be purchased for the same time period as the student's period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. Please note, with the exception of the dependent entering the country for the first time, all other qualifying events noted above will only be approved if experienced by the student. If dependent enrollment meets one of these qualifying events, the Dependent Enrollment Form, supporting documentation and payment must be received by Gallagher Koster within 31 days of the qualifying event. If not received within 31 days of the qualifying event, the effective date of coverage will be the date this form and payment are received at Gallagher Koster. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

Students may enroll their eligible dependents online for an additional premium by visiting www.gallagherkoster.com/annamaria, selecting 'Dependent Enroll', and completing the form by the published deadline.

Can I waive the student health insurance plan 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 often times limited benefits.

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy, considering the following:

- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, etc.) in the Paxton, Massachusetts area?
- Does your plan have doctors and hospitals in the Paxton, Massachusetts area?
- Check the cost -- is the annual cost of this Student Plan less expensive than the cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification, or Primary Care Physician referrals required under your current plan that may delay receipt of care?

What about Health Care Reform? How does that affect my Student Health Insurance Plan?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned above, keep in mind that Student Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

How do I waive coverage under the student health insurance plan?

If you determine your coverage to be comparable and would like to waive the student health insurance plan:

1. Go to www.gallagherkoster.com/annamaria.
2. Click on 'Student Waive/Enroll' link
3. Create a user account, or log in if you are a returning user.
4. Select the Red 'I want to Waive' button. 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. After completing your online waiver form you will be asked to review your information and click 'Continue'. Immediately upon submitting your online waiver form you will receive a confirmation number. Please save this number and print a copy of the confirmation for your records.

It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.

Insurance Plan Benefits

What changes have been made to the plan for the 2012-2013 Policy Year?

- The Student Health Insurance Plan is compliant with the first phase of Healthcare Reform.
- This means the following internal limitations have been removed and the benefit will be paid up to $100,000 per policy year:
  - Prescription Drug Maximum
  - Outpatient Miscellaneous Maximum
  - Diagnostic Lab and X-Ray
  - Surgery
  - Physician's Visits
  - High Cost Procedure Maximum
- In addition, a new comprehensive Preventive Health/Wellness Benefit has been added, with services paid at 100% to In-Network only with no cost-sharing - no copayments or deductibles. Preventive Health/Wellness Benefits include, but are not limited to, routine physical exams, routine GYN exams, preventive screening and testing, immunizations and travel immunizations.
- The Insurance Carrier has changed to Harvard Pilgrim Health Care.
- The Claims administrator has changed to UnitedHealthcare StudentResources.
- Implemented a $50 In-network deductible per policy year and a $200 Out-of-Network deductible per policy year.

What is covered under the 2012-2013 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 accident or sickness is $100,000 per policy year, however there are several additional expense limitations within the plan. As a result students should refer to their brochure schedule for details
- Services provided by a participating network provider are generally covered at 90%, while services provided by a non-network provider are generally covered at 70%.
- Please refer to the plan brochure available at www.gallagherkoster.com/annamaria and click on 'My Benefits and Plan Information" for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

Undergraduate Students

	Annual Rate 8/10/2012 – 8/09/2013
Student Only	**$1,435**
Spouse Only	**$3,675**
Each Child	**$2,395**

Graduate Students

	Annual Rate 8/10/2012 – 8/09/2013
Students over Age 25 Only	**$1,691**
Spouse Only	**$3,675**
Each Child	**$2,395**

How do I get my prescriptions filled?

The prescription drug program is available through the UnitedHealthcare Network Pharrnacy program which includes pharmacies that are part of the Medco pharmacy network – national retail chains such as CVS, Walgreens, Brooks, Duane Read, as well as independent pharmacies.

- Prescriptions can be filled at a Medco participating pharmacy. To find a list of participating pharmacies near you, visit www.gallagherkoster.com/annamaria and click on "Pharmacy Program" or visit www.medco.com.
- At designated Medco pharmacies; you will pay $15 co-payment for a 30-day supply of a Tier-1 drug, a $30 co-payment for a 30-day supply of a Tier-2 drug, and $50 co-payment for a 30-day supply of a Tier-3 drug up to the plan maximum.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2x the cost of a 30-day supply for a 90-day supply of your prescription drug. Visit www.gallagherkoster.com/annamaria then select "Pharmacy Program" to learn the details of the pharmacy benefits, 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.

Am I covered if I have a pre-existing condition?

Students under the age of 19 are immediately covered for pre-existing conditions.

If you are over the age of 19, you will be covered if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the Anna Maria 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 6 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?

No, a referral is not required with the Anna Maria College Student Injury and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Anna Maria College's Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: http://annamaria.edu/campuslife/healthservices**.**

Do I get an ID Card?

Yes, ID Cards are made available online 24-48 hours upon enrollment in the plan. Student that have either actively enrolled or are enrolled by default will retrieve their ID cards online only for 2012-2013 and can be emailed to the student per the request of the school or student.

How do I print an ID Card online?

1. Go to www.gallagherkoster.com/annamaria.
2. First time users will need to create a User Account. Returning users can log in using their existing account information.
3. On the Left toolbar, under 'My Account', click on 'Authorize Account'.
4. Enter your Student ID number and your date of birth and click on 'Authorize Account'.

5. You will be redirected to the 'Account Home' page, then click on 'Generate ID Card'.

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

Yes, the Anna Maria 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 will then need to seek reimbursement. Covered Expenses will be reimbursed on an out-of-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 ensure that your name, ID number, address (to receive your reimbursement check), and the Colleges's name are on the bill.

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

A deductible is the amount for which you are responsible before payment is made by the claims company. Once you have paid the 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.

This plan has a $50 In-Network deductible per policy year that applies to services received from a Preferred Provider. There is also a $200 Out-of-Network deductible per policy year that applies to services received from a Non-Preferred Provider.

Finding a Provider

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you will save money by seeing providers that participate in the Harvard Pilgrim network in MA, ME, and NH and the UnitedHealthcare Options PPO network outside of these states because providers participating in these networks have agreed to accept a predetermined negotiated amount, or Preferred Allowance, as payment for their services.

Go to www.gallagherkoster.com/annamaria, click on the 'Find a Doctor' link to locate participating providers.

Claims Processing

What should I do if I receive a bill, or need to be reimbursed, for services I received?

For the 2012-2013 policy year:
Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However, if you do receive a bill or if you have paid for a service and need to be reimbursed, please send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional claim form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records before sending to the claims administrator at the following address:

UnitedHealthcare StudentResources
PO Box 809025
Dallas, TX 75380
Phone: 866-948-8472
GKclaims@uhcsr.com

For the 2011-2012 policy year:
Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However, if you do receive a bill or if you have paid for a service and need to be reimbursed, please send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address. You do not need an additional claim form. Make sure

your name, health insurance ID number, and school name are on the bill. Make a copy for your records before sending to the claims administrator at the following address:

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
Phone: 877-349-9017
Email: KlaisClaims@Klais.com

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 if you are covered by any other health insurance plan. It is important that you respond promptly to this as well.

How will my claims be paid if I have other health insurance in addition to the student health insurance plan?

The Anna Maria College Student Injury and Sickness Insurance Plan has 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.

Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Exclusively from Gallagher Koster, enrolled students have access to a menu of products at no additional cost. More information is available by visiting www.gallagherkoster.com/annamaria and clicking on the 'Discounts and Wellness' link.

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.

Are there any additional insurance products available?

Please visit www.gallagherkoster.com/annamaria and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as 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.