

**Frequently Asked Questions
For Smith College Students
2011-2012 Student Injury and Sickness Insurance Plan**

Table of Contents

Important Numbers and Contact Information.....	2
Questions about what’s covered, how to access benefits, enrollment concerns, claims advocacy/assistance, or replacement ID cards?.....	2
Questions about a specific claim or claims payment?.....	2
How can I find Preferred Providers in Harvard Pilgrim or UnitedHealthcare?	2
How can I find a participating pharmacy?	2
How do I learn more about the Gallagher Koster Complements Programs?	2
How do I learn more about Worldwide Assistance Services?	2
Enrollment/Eligibility	2
Who is eligible?	2
How do I enroll?	2
How do I enroll my eligible dependents?	3
Can I waive the Qualifying Student Health Insurance Program (QSHIP) with any of the insurance plans offered through The Commonwealth Connector?	3
Is there anything I need to know before waiving coverage?.....	3
How do I waive?	3
Can students with comparable coverage still enroll in the student insurance plan?	3
Insurance Plan Benefits	4
What changes have been made for 2011-2012?.....	4
How much does the plan cost?.....	4
What is covered under the Student Injury and Sickness Insurance Plan?.....	4
How do I get my prescriptions filled?.....	4
What if I have a pre-existing condition, am I covered?	4
Am I required to get a referral from my school’s Health Services before I seek treatment elsewhere?	5
Do I get an ID Card?	5
How do I print an ID card online?	5
Does this plan cover me when I am off campus, traveling or studying abroad?.....	5
Does this plan have a deductible? What is a deductible?.....	5
Finding a provider.....	5
Can I go to any doctor or hospital?	5
Claims Processing.....	5
If I receive a bill for services I received or need to be reimbursed, what should I do?.....	5
How Can I check the status of my own claims?	6
Is any other information needed in order to pay a claim?.....	6
How will my claims be paid if I have health insurance in addition to the Student Injury and Sickness Insurance Plan?.....	6
Plan Enhancements	6
What enhancements are available under this plan?.....	6
Will I be covered under the plan after I graduate?.....	7
Can I continue coverage under this plan after the policy terminates?.....	7
Are there any other additional products available?.....	7

Important Numbers and Contact Information

Questions about what's covered, how to access benefits, enrollment concerns, claims advocacy/assistance, or replacement ID cards?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-800-456-3753
Email: SmithStudent@gallagherkoster.com

Questions about a specific claim or claims payment?

UnitedHealthcare **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
866-948-8471 Email: GKclaims@uhcsr.com
Register for Online Claims Look-Up at: www.uhcsr.com, "My Account"

How can I find Preferred Providers in Harvard Pilgrim or UnitedHealthcare?

<http://www.uhcsr.com>, under "Find My School's Plan"
800-977-4698

How can I find a participating pharmacy?

UnitedHealthcare Network Pharmacy
www.uhcsr.com, click on "Student Health Insurance & Plans"
1-877-417-7345

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

EyeMed Discount Vision Plan
1-866-839-3633
www.enrollwiththeyemed.com

Basix Dental Savings and CampusFit

1-888-274-9961
www.basixstudent.com

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services
Within the U.S. 877-488-9833
Outside the U.S. 609-452-8570

How can I reach the 24/7 Nurseline Assistance Program

Collegiate Assistance Program
1-877-643-5130

Enrollment/Eligibility

Who is eligible?

- Smith College policy requires that all students in a degree program enrolled in at least 25% of full-time credits carry health insurance.
- Eligible dependents – includes spouse/domestic partners, children under the age of 19
- NOTE: Ada Comstock Scholars who are regular employees of the College are not eligible.

How do I enroll?

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

- 1) Visit www.gallagherkoster.com/Smith
- 2) Click on 'Student Waive/Enroll Forms'

- 3) Log in using your Smith College Student Email Address as your user name, and Smith College ID number as your password
 - 4) Select the Blue “I want to Waive/Enroll” button. 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.
- All students who do not submit an online decision form will be automatically enrolled in the student insurance plan. It is required for all students to complete an online decision form whether they are enrolling or waiving the plan. Students who do not actively enroll in the health insurance plan, but passively enroll in the plan by failing to complete the decision form, may experience a delay in their receipt of services.

How do I enroll my eligible dependents?

- Students need to purchase coverage for their eligible dependent(s) at the same time of their initial plan enrollment in the student insurance and must purchase the same period of coverage 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:
- 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.
- Students may enroll their eligible dependents online for an additional premium by visiting www.gallagherkoster.com/Smith selecting “Dependent Enroll” and completing the form by the published deadline

Can I waive the Qualifying Student Health Insurance Program (QSHIP) 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?

Students can waive coverage by completing the waiver section of the Online Insurance Decision Form. 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 5 College 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 5 College area?
- Will your current plan cover inpatient and outpatient mental health and counseling services in the 5 College area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

How do I waive?

After reviewing these considerations, if you wish to waive coverage,

1. Log onto www.gallagherkoster.com/Smith
 2. Your username will be your Smith College Email address. Your password will be your Smith College ID number.
 3. Select the Blue “I Want to Waive/Enroll” 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.
 4. 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.
- International students can not waive coverage unless they are currently insured by a plan of comparable coverage underwritten by a U.S. based carrier.

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 reach 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 maximum benefit has increased from \$50,000 per injury or sickness to \$100,000 per injury or sickness

How much does the plan cost?

	Annual	Spring
	8/15/11 - 8/14/12	1/15/12 - 8/14/12
Student	\$1,989	\$1,135
Spouse/Same-Sex Domestic Partner	\$3,324	\$1,934
Child(ren)	\$2,468	\$1,435

What is covered under the 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 prescriptions.
- The maximum benefit allowed for each injury or sickness is \$100,000.
- Services provided by a preferred provider are generally covered at 90%, while services provided by a out-of-network provider are generally covered at 70%.
- There is a \$100 per policy year deductible for Preferred Providers and a \$200 per policy year deductible for Out-of-Network Providers.
- There is a \$25 co-payment for Doctor's Office Visits and a \$100 co-payment for Emergency Room visits (ER co-payments are waived if admitted).
- Please refer to the plan brochure available at www.gallagherkoster.com/Smith and click on "My Benefits & Plan Information" for complete details about coverage, limitations, and exclusions.

How do I get my prescriptions filled?

- The pharmacy benefit program includes retail chains as well as independent pharmacies through the United Healthcare Network Pharmacy Program. UHC Pharmacies are pharmacies that participate in Medco.
- At designated UHC pharmacies; you will pay \$10 co-payment for a 30-day supply of a Tier-1 drug, and a \$25 co-payment for a 30-day supply of a Tier-2 drug, and a \$45 co-payment for a 30-day supply Tier-3 drug up to the \$2,000 per policy year maximum benefit.
- To help monitor their prescription costs, students will receive notification when they are reaching their maximum benefit and when they have reached the maximum benefit allowed.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded, the outpatient prescription is likewise limited or excluded.
- Click on "Pharmacy Program" at www.gallagherkoster.com/Smith to learn the details of the pharmacy program, including the Mail Service Program

Mail Service Program

- Students on a maintenance prescription should consider using the Mail Service Program. Through the Mail Service Program you will pay 2.5 the cost of a 30-day supply for a 90-day supply of their prescription drug.

Supply Limit Program

- There are specific prescriptions that fall under this program, generally under the categories of anti-depressants and hypnotics or sedatives. The Quantity Level Limits (QLL) program defines the maximum quantity of medication that is covered for one prescription or copayment and the Quantity Duration (QD) program defines the maximum quantity of medication that can be covered in a specified time period.
- These drugs are covered but could require additional follow up by your physician if the prescription quantity exceeds and/or duration is shorter than the established supply limits. These supply limits follow manufacturing dosing guidelines, clinical based trials of the drug itself, therapeutic efficiency and other corresponding medical literature.

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

- Pre-Existing Conditions are covered immediately as of the effective date of the policy, there is no waiting period.

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 off-campus providers. Please refer to the plan brochure for details about the referral requirement and the exceptions to it.

Do I get an ID Card?

Yes, ID Cards are delivered on campus in your campus mailbox. ID Cards are also online 24-48 hours after Gallagher Koster's receipt of your enrollment information from the College and can be printed per the request of the school or student.

How do I print an ID card online?

- 1.) www.gallagherkoster.com/Smith
- 2.) Log-in using your existing account information.
- 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 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 (SES), the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by SES, any services not arranged by SES 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 College's name are on the bill.

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

Yes, this plan has a \$100 per person per policy year deductible for Preferred Providers and a \$200 per person per policy year deductible for Out-of-Network providers. Deductible means the amount for which you are responsible before payment is made by the claims company. Once you have paid the \$100 or \$200 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.

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 either the Harvard Pilgrim (in MA, ME and NH) or United Healthcare PPO Options (outside of MA, ME, and NH and anywhere across the country) Preferred Provider Networks. These providers have agreed to accept a predetermined negotiated amount, or Preferred Allowance for their services.

Go to www.gallagherkoster.com/Smith and 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 you do 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 **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
866-948-8472Email: gkclaims@uhcsr.com

How Can I check the status of my own claims?

You can go to 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. 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 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 **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
866-948-8472Email: GKclaims@uhcsr.com

How will my claims be paid if I have health insurance in addition to the Student Injury and Sickness Insurance Plan?

The 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. For the Student Injury and Sickness Insurance Plan, claims will be paid first under this plan and then coordinate with any other health insurance coverage you may have. 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?

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/Smith and clicking on "Discounts & 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 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 dieticians 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. If you graduate in the spring, you will be covered under the student health insurance plan until the end of the policy year. If you graduate at the end of the fall term and paid the fall term premium, your coverage will terminate on January 14, 2012.

Can I continue coverage under this plan after the policy terminates?

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

Are there any other additional products available?

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/Smith, 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 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.