



Frequently Asked Questions For Smith College Students 2008-2009 Student Medical Insurance Plan

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

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

Gallagher Koster
500 Victory Road
Quincy, MA 02171
617-769-6048 or 1-800-456-3753
Email: SmithStudent@kosterins.com

Questions about a specific claim or claims payment?

Pioneer Management Systems, Inc.
PO Box 9040
West Springfield, MA 01090
1-877-868-9060
Email: Student@PioneerHealth.com

How can I find a Preferred Provider?

Pioneer Health PPO (Western MA)
1-877-868-9060
www.PioneerHealth.com

FirstHealth (National)
1-888-685-7774
www.FirstHealth.com

How can I find a participating pharmacy?

Express Scripts Network
1-800-790-8692
www.Express-Scripts.com

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

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

Basix Dental Savings and CampusFit
www.basixstudent.com
1-888-274-9961

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.

- Ada Comstock scholars who are regular employees of the College are not eligible.
- Eligible dependents of insured students can also be enrolled in the Student Medical Insurance Plan for an additional cost.

How do I enroll?

- All eligible students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.
- For students who intend to enroll in the Student Medical Insurance Plan an enroll option is included on the online insurance selection form.

How do I enroll my eligible dependents?

- Students may enroll their eligible dependents online through “My Account” at www.gallagherkoster.com for an additional premium.
- Dependents must be enrolled by the deadline which is 30 days from the effective date of the policy, or within 31 days of a qualifying event (e.g. marriage, loss of coverage through an employer).

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 have very high deductibles and sometimes limited benefits.

I have my own coverage that is comparable to the student health insurance plan. How do I waive participation in the school’s plan?

Students can waive coverage by submitting an Online Waiver 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?
- 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.gallagherkoster.com

- 1) Click on Student Access and then select Smith College from the drop down menu.
 - 2) First Time Users need to create a User Account (User Name and Password).
 - 3) Returning Users can log in with their existing User Account information.
 - 4) Once the account is created or accessed, click on “Student Waive/Enroll Forms” and select the 2008 – 2009 Annual Insurance Decision Form.
 - 5) You will need to have your current health insurance card available in order to complete the online waiver form.
- International students may not waive the Student Medical Insurance Plan unless they are covered by a plan of comparable coverage through insurance carrier based in the United States.
 - It is recommended that all students submit an online insurance selection form, whether enrolling or waiving the Student Medical Insurance Plan.

I have my own coverage that is comparable to the student health insurance plan. Should I keep my private insurance and still enroll in the student health insurance plan?

Many parents and students enjoy the peace of mind of having the additional coverage.

Student plans are customized to provide more than just emergency care services while traveling or studying abroad. This includes travel assistance services (please refer to specific question on Studying/Traveling Abroad).

In addition, when a student is enrolled in the Student Medical Insurance Plan they have access to Gallagher Koster Complements which is an array of dental, vision and fitness discount programs.

Finally, we have found that many college students lose coverage because they have reached the maximum dependent age under their parent's plan while still enrolled and studying full time at College. Student plans do not deny coverage based on a student's age. So no matter the age, students have access to health insurance coverage.

*Note: Please refer to the brochure for details on how this plan may coordinate benefits with your current private insurance plan.

Insurance Plan Benefits

What changes have been made for 2008-2009?

- Increase the Ambulance Benefit from \$500 to \$1,000 per accident or sickness.
- Increase the High Cost Procedures benefit (MRIs, CATs) from \$2,000 to \$3,000.
- Increase Outpatient Prescription Drug Benefit from \$1,000 to \$1,500 per policy year.
- Modify current benefit for Attention Deficit Disorder to testing only, to be covered at 100% up to \$1,000 per policy year.
- Modify Second Surgical Opinion benefit to be covered under Outpatient Miscellaneous Benefit.
- Remove \$5,000 limit on Surgical Expense Benefit.

What is covered under the Student Medical 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 per condition is \$50,000.
- Services provided by a participating network provider are generally covered at 90% of the Preferred Allowance, while services provided by a non-network provider are generally covered at 70% of the Reasonable and Customary expense.
- Please refer to the plan brochure available at www.gallagherkoster.com. Select Smith College from the drop down menu and click on Plan Documents 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 Express Scripts Pharmacy Program.
- At designated Express Scripts pharmacies, you will pay a \$10 co-payment for a 30-day supply of a generic drug, a \$25 co-payment for a 30-day supply of a preferred brand name drug, and \$45 co-payment for a 30-day supply of a non-preferred brand name drug up to the \$1,500 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.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay two times the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on "Pharmacy Program" at www.gallagherkoster.com to learn the details of the pharmacy program, including the Mail Service Program.

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 Student Medical Insurance Plan without a lapse in coverage of more than 30 days.
- If you were not continuously insured or had a lapse in coverage of more than 30 days, you will have limited coverage for a pre-existing condition, up to \$2,500. 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 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.

Do I Get an ID Card?

- You will receive an insurance ID Card in your on-campus mailbox. Carry it at all times and show it to any health care provider or pharmacy before receiving care or filling a prescription.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered by the Smith College student health insurance plan. Your provider can also call Gallagher Koster at 1-800-456-3753 to confirm your eligibility. You do not need your card in order to be eligible to receive benefits.
- Once your enrollment has been processed at Gallagher Koster, you can go to www.gallagherkoster.com, create a User Account under "My Account" and print an ID card. This card acts as your permanent student health insurance ID card.

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

Whether studying or traveling abroad, the Student Medical 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. Covered Medical 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 your College's name are on the bill.

For students enrolled in the Smith College Junior Year Abroad Programs (in Florence, Paris, Hamburg, and Geneva), please refer to the Junior Year Abroad brochure you were given prior to departing for additional information.

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

Yes this plan has a \$100 per person per policy year deductible for network providers and a \$200 per person per policy year deductible for non-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 the Pioneer Health PPO Network or the FirstHealth Preferred Provider Network 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 under click on "Provider Networks" on your homepage 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.

Pioneer Management Systems, Inc.
PO Box 9040
West Springfield, MA 01090

1-877-868-9060

Email: Student@PioneerHealth.com

How can I check the status of my own claims?

You can go to www.pioneerhealth.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.

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 and clicking on "Plan Enhancements".

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.

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.

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, click on "Your Student Health Insurance Plan" and then "Additional Products".

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

2 types of coverage available - Replacement Cost or Actual Cash Value

Low deductibles - \$25, \$50 or \$100

Attractive pricing - \$2,000 of coverage for just \$50 per year

Worldwide protection - covers US students studying abroad and International Students studying in the US

Full twelve month policy period, including between semesters

Thirty day money back guarantee if not satisfied

Personal Computer Protection

STUDY ABROAD

If you are participating in a study abroad program and would like additional coverage, you can purchase this Study Abroad Insurance plan. You may be covered under the Study Abroad Plan if you are a United States citizen, permanent resident of the United States, or an international student in the United States enrolled as a full-time student at a U.S. college or university and are temporarily pursuing educational activities outside your Home Country.