



Smith College

2009-2010

Student Medical Insurance Plan Eligibility and Plan Highlight Sheet

Does Your Insurance Plan Have Your Best Interest In Mind?

Not all plans provide adequate coverage for students like out-of-state Medicaid plans, certain HMOs and managed care plans. At Smith College, it is required for all students in a degree program enrolled in at least 25% of full-time credits to have some form of **comprehensive** health

insurance coverage. Smith College, in partnership with Gallagher Koster, is pleased to offer a comprehensive student health plan customized specifically with the needs of students in mind.

What do I need to know?

To ensure all students have health coverage, Smith College students are automatically enrolled in and billed for the Student Medical Insurance Plan.

If you currently have health insurance and believe it's adequate, you can waive enrollment. But first, learn about what's included in Student Medical Insurance Plan:

- Inpatient Hospitalization, doctor's visits, lab work, diagnostic testing, emergency care, mental health services and prescription drugs
- Per Condition Maximum Benefit of \$50,000
- Access to a comprehensive network of doctors, specialists and hospitals close to campus **and** home (\$100 deductible for Preferred Providers/\$200 Deductible for Out of Network Providers).
- Worldwide coverage while studying or traveling abroad.
- Coordination with the Smith College's Student Health Service.
- Access to discounts for dental, eyewear, and fitness services.

Need to know more?

Go to www.GallagherKoster.com

- Find out what questions you should ask your current health insurance plan to make sure it's adequate.
- View and download a student insurance brochure to compare benefits.
- Submit an online enrollment/waiver form.
- Search for participating doctors, hospitals, and pharmacies.
- Find answers to frequently asked questions.

Did You Know? ⁽¹⁾

- Approximately 1 in 3 young adults lack adequate health insurance.
- 50% of uninsured 19-29 year olds with low income went without needed medical care during the past year.
- Most employer based health insurance plans only offer emergency care coverage when traveling or studying overseas.

These are just a few reasons you should consider your school-sponsored student plan.

	Annual	Spring
Coverage Period	8/15/09-8/15/10	1/15/10-8/14/10
Enrollment Deadline	9/15/09	2/15/10
Student Only	\$2,034.00	\$1,308.00
Spouse/Domestic Partner	\$3,427.00	\$2,294.00
Child(ren)	\$2,543.00	\$1,701.00

Limitations and Exclusions: *The Student Accident and Sickness Plan is subject to certain limitations and exclusions. Please consult your brochure for details.*

1) The Commonwealth Fund. Health Insurance On Their Own: Young Adults Living Without Health Insurance. New York, NY: The Commonwealth Fund

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The Smith Student Medical Insurance Plan has got you covered!

The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, go to www.gallagherkoster.com. Click on "College or University Students" and select Smith College from the drop down menu. For additional questions regarding eligibility or benefits, contact Gallagher Koster customer service department 800-456-3753 at Monday-Friday, 8:30 a.m.-6:00 p.m. EST or Smithstudent@gallagherkoster.com

Smith College Student Medical Insurance Plan 2009- 2010 Benefit Highlights		
	Network Provider	Non-Network Provider
Plan Maximum	\$50,000.00 Per Condition Aggregate Maximum	
Policy Year Deductible	\$100.00	\$200.00
Inpatient Hospital Expense	90% PA*	70% R&C*
Surgical Expense Benefits (Inpatient or Outpatient)	90% PA	70% R&C
Outpatient Miscellaneous Expenses	Covered at 90% of PA up to a combined maximum of \$5,000 per Accident or Sickness	Covered at 70% of R&C up to a combined maximum of \$5,000 per Accident or Sickness
Doctor's Services (Copayments apply when Health Center is not available and students can not be referred.)	Covered at 90% of PA under outpatient miscellaneous. Office Visit \$25.00	Covered at 70% of R&C under outpatient miscellaneous Office Visit \$25.00
Laboratory and X-rays	Covered at 90% of PA under Outpatient Miscellaneous Benefit	Covered 70% of R&C under Outpatient Miscellaneous Benefit
Emergency Room	Covered under outpatient miscellaneous benefit Emergency Room Visit \$100.00 (Waive if admitted)	Covered under outpatient miscellaneous benefit Emergency Room Visit \$100.00 (Waive if admitted)
Outpatient Pharmacy Program Prescriptions must be filled at an Express Scripts Participating Pharmacy. 30 day supply	\$10.00 for a generic drug, \$25.00 for a preferred brand name drug, or \$45.00 for a non-preferred brand name drug up to \$1,500 per policy year. Mail Service Program also available.	
Outpatient Specific Mental Health (Biologically Based Conditions)	90% PA up to \$5,000 per condition	70% of R&C up to \$5,000 per condition
Outpatient Mental Illness (Non-Biologically Based Conditions)	90% of PA up to 24 visits per policy year	70% of R&C up to 24 visits per policy year

*PA = Preferred Allowance

*R&C = Reasonable and Customary Expense

The Smith Student Medical Insurance Plan is Underwritten by Combined Insurance Company of America and serviced by: Gallagher Koster 500 Victory Rd Quincy, MA 02171 800-456- 3753

