



# SKIDMORE COLLEGE

2012-2013

## Student Injury and Sickness Insurance Plan Eligibility Highlights



### The Affordable Way To Protect Your Most Valuable Asset—Your Health!

Staying healthy is one of the most important things you can do for yourself. When facing a health problem that may come up while you are at college, not getting the care you need due to lack of insurance or high out-of-pocket costs can turn into a roadblock in achieving your academic goals. Student Health Insurance ensures you have coverage for the unexpected, as well as access to the medical services available on-campus, near campus and anywhere that you may live or travel.

To ensure all students have health insurance coverage, your School has automatically enrolled you in and billed you for the this Student Injury and Sickness Insurance Plan.

#### Need to Make a Decision?

Keep in mind that your Student Injury and Sickness Insurance Plan:

- Coordinates with your on-campus Student Health Services
- Gives you easy access to providers near campus or anywhere you may live or travel
- Includes Worldwide Travel Assistance, Medical Evacuation and Repatriation Coverage
- Offers comprehensive services, including wellness services
- Offers discounts on dental & vision services and other Plan enhancements
- Does not require you to submit a claim form; participating providers will bill the claims company directly
- Offers access to exceptional service from Gallagher Koster's Customer Service team, ready to assist you with your insurance needs and questions

#### OTHER CONSIDERATIONS

- Student Insurance Plans are generally less expensive than individual plans with similar benefits.
- Check the cost of being covered as a dependent; is it more expensive than the cost of this Plan?
- Compare your deductible and out-of-pocket costs to the premium of the cost of this Plan.
- Are there administrative requirements, pre-certification or PCP referrals under your current plan that may delay your receipt of care?



#### Important Dates and Rates

	Annual	Spring
Coverage Period	9/1/12 – 8/31/13	1/1/13 – 8/31/13
Enrollment Deadline	8/1/12	2/19/13
Student Only	\$1,108	\$669
Spouse/ Domestic Partner	\$2,938	\$1,767
Child(ren)	\$2,938	\$1,767

To learn more, visit  
[www.gallagherkoster.com/skidmore](http://www.gallagherkoster.com/skidmore)

Follow @CollegeWellness on Twitter for the latest in student health news.

Plan is serviced by  
  
**Gallagher Koster**  
  
Arthur J. Gallagher Risk Management Services, Inc.



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The information provided below is used as a general summary of benefits. For a detailed plan description, limitations, and exclusions, visit [www.gallagherkoster.com/skidmore](http://www.gallagherkoster.com/skidmore)

	In-Network	Out-of-Network
Plan Maximum	\$100,000 Per Policy Year	\$100,000 Per Policy Year
Policy Year Deductible	\$100 Per Policy Year for students waived if referral from Health Services or the Counseling Center	\$200 Per Policy Year for students waived if referral from Health Services or the Counseling Center
Out-of- Pocket Maximum	\$5,000	\$10,000
Inpatient Hospital Expense	80% Preferred Allowance (PA) after deductible	60% Allowable Charge (AC) after deductible
Surgery Expense	80% PA after deductible	60% AC after deductible
Doctor/Specialist Office Visit	\$15 copay 100% PA, after deductible	60% AC after deductible
Laboratory, X-rays and Diagnostic Testing	100% PA after deductible	60% AC after deductible
Emergency Room Copay waived if admitted	80% PA after deductible \$100 copay, waived if admitted maximum of 30 days	60% AC after deductible \$100 copay, waived if admitted maximum of 30 days
Inpatient Mental Health	Paid as any other sickness, maximum 30 days	
Outpatient Mental Health	Paid as any other sickness, maximum 20 days	
Wellness/Preventive Services	100% PA, no deductible or co-pays	60% AC after deductible
Prescription Drug Benefit Prescriptions must be filled at a Medco pharmacy	\$10 copay per generic prescription; \$25 copay per brand name prescription	\$10 copay per generic prescription; \$25 copay per brand name prescription

For additional questions regarding eligibility or benefits, contact the Gallagher Koster Customer Service Department:

Toll-Free Phone Monday-Friday 8:30 a.m. – 6:30 p.m. EST	877-291-7424
Email Responses within 1 business day	Skidmorestudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	<a href="http://www.gallagherkoster.com/skidmore">www.gallagherkoster.com/skidmore</a>
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	Gerber Life Insurance Company
Claims are administered by	Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313 877-349-9017

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