



# CONCORDIA COLLEGE OF MINNESOTA 2012-2013 Student Accident and Sickness Insurance Plan Eligibility Highlights



## Protect Your Most Valuable Asset—Your Health!

Staying healthy is one of the most important things you can do for yourself. Student Health Insurance can help provide coverage for the unexpected, as well as give you 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 Accident and Sickness Insurance Plan.

### Need to Make a Decision?

Keep in mind that your Student Accident 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

- See the brochure for cost payout information.
- 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?

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	877-320-4347
Email (Responses within 1 business day)	concordiastudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/concordiamn
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	US Fire Insurance Company
Claims are administered by	Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313 877-349-9017



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

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



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## 2012-2013

### Student Accident and Sickness Insurance Plan Eligibility Highlights

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

	Covered at:
Plan Maximum	The plan overall maximum will not pay more than \$100,000 per Accident or Sickness to an insured student
Basic Accident & Sickness Benefits	Benefits will be paid at 100% up to \$3,000 per Accident or Sickness
Supplemental Accident and Sickness Benefits	After the Basic benefit maximum of \$3,000 per Accident or Sickness, the Insured must pay a \$400 deductible, then the benefit is 75% of the URC charges for Covered Services, listed under the Basic Benefits, up to \$50,000 per Accident or Sickness
Major Medical Coverage	Charges in Excess of \$50,000 will be paid at 100% of the URC charges, up to the Maximum \$100,000 per Accident or Sickness
Deductible	None
Inpatient Hospital Expense	\$500 per day
Surgery Expense (Inpatient/Outpatient)	\$1,500
Doctor/Specialist Office Visit	Inpatient: \$100, 1 visit per day up to 30 visits Outpatient: \$100 per visit up to a maximum of \$250
Laboratory, X-rays and Diagnostic Testing	\$500 paid under Hospital Miscellaneous
Emergency Room	\$400 maximum same as any Sickness
Inpatient Mental Health & Substance Abuse	Same as any Sickness
Outpatient Mental Health & Substance Abuse	80% for 1st 10 hours then 75% thereafter, up to a maximum of 30 hours in any 12 month period
Outpatient Pharmacy Benefits Prescriptions must be filled at a Medco pharmacy	\$10 co-pay for Generic and \$20 co-pay for brand name up to a \$750 policy year maximum
Wellness/Preventive Services	80% up to \$300 per policy year

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*Plan is serviced by*

