



LOYOLA UNIVERSITY NEW ORLEANS

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.

Why Student Health Insurance?

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)	Loyolastudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/loyno
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/loyno

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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/loyno

	In-Network	Out-of-Network
Deductible	\$150 Per Policy Year (Waived if seen at Student Health Center first)	\$150 Per Policy Year
Plan Maximum	\$75,000 Per Policy Year	
Inpatient Hospital Expense	80% Preferred Allowance (PA) after deductible	60% of Usual, Reasonable and Customary Charges (URC) after deductible \$1,500 Aggregate max per day
Surgery Expense (Inpatient/Outpatient)	80% PA after deductible \$5,000 maximum	60% of URC after deductible \$3,500 maximum
Doctor/Specialist Office Visit	80% PA after deductible limited to one visit per day	60% of URC after deductible limited to one visit per day
Laboratory, X-rays and Diagnostic Testing	80% PA after deductible \$800 maximum	60% of URC after deductible \$800 maximum
Emergency Room	80% PA after deductible (deductible waived if admitted) \$1,000 maximum	60% of URC after deductible (deductible waived if admitted) \$1,000 maximum
Inpatient Mental Health & Substance Abuse	Paid as any other Sickness	
Outpatient Mental Health & Substance Abuse	Paid as any other Sickness; \$75 maximum per day / 10 visits maximum per policy year	
Outpatient Pharmacy Benefits	80% of R&C after a \$15 deductible per prescription / \$1,000 maximum per policy year	
Routine STD Testing (Annual Screening)	80% PA	60% of URC

Plan is serviced by

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