



DOWLING COLLEGE

2012-2013

International 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	Fall	Winter/ Spring	New Spring	Summer	Summer II
Coverage Period	8/1/12- 7/31/13	8/1/12- 12/31/12	1/1/13- 7/31/13	1/29/13- 7/31/13	5/27/13- 7/31/13	6/25/13- 7/31/13
Waiver Deadline	10/10/12	10/10/12	2/28/13	2/28/13	TBD	TBD
Student Only	\$976	\$415	\$572	\$498	\$175	\$90
Spouse/Domestic Partner	\$1,891	\$801	\$1,100	\$960	\$350	\$166
Child(ren)	\$3,116	\$1,315	\$1,810	\$1,579	\$573	\$268

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To learn more, visit
www.gallagherkoster.com/dowling

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/dowling

	In-Network	Out-of-Network
Deductible	None	\$200 Annual
Plan Maximum	\$100,000 per Accident or Sickness	
Inpatient Hospital Expense	80% Preferred Allowance (PA) after deductible	60% Reasonable & Customary (R&C) after deductible
Surgery Expense (Inpatient/Outpatient)	80% PA after deductible	60% R&C after deductible
Doctor/Specialist Office Visit	80% PA after deductible \$10 copay	60% R&C after deductible \$10 copay
Laboratory, X-rays and Diagnostic Testing	80% PA after deductible \$10 copay	60% R&C after deductible \$10 copay
Emergency Room Copay waived if admitted	80% PA after deductible \$100 copay	60% R&C after deductible \$100 copay
Inpatient Mental Health & Substance Abuse	Paid as any other sickness, limited 30 days per policy year	
Outpatient Mental Health & Substance	Paid as any other sickness, limited to 60 visits per policy year.	
Outpatient Pharmacy Benefits Prescriptions must be filled at a Medco pharmacy	\$10 Generic, \$20 Brand Name	
Wellness/Preventive Services	100% covered, no cost sharing	No Benefits

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	877-308-0472
Email Responses within 1 business day	Dowlingstudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/dowling
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	Combined Insurance Company of America
Claims are administered by	Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313 877-349-9017

To learn more, visit
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