



NOTRE DAME OF MARYLAND UNIVERSITY

2012-2013

Student Accident 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?

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)	ndmstudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/ndm
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	United States 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/ndm

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



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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/ndm

	In-Network	Out-of-Network
Plan Maximum	\$100,000 Per Injury or Sickness	\$100,000 Per Injury or Sickness
Policy Year Deductible	\$250 Per Person, Per Policy Year	\$250 Per Person, Per Policy Year
Inpatient Hospital Expense	80% Preferred Allowance (PA)	50% Reasonable & Customary Expenses (R&C)
Surgery Expense	80% PA	50% R&C
Outpatient Doctor/Specialist Visit	80% PA	50% R&C
Laboratory, X-rays and Diagnostic Testing	80% PA	50% R&C
Emergency Room	80% PA	50% R&C
Inpatient Mental Health & Substance Abuse	80% PA	50% R&C
Outpatient Mental Health & Substance Abuse	70% PA	70% R&C
Outpatient Pharmacy Benefits, prescriptions must be filled at a participating Medco pharmacy	\$15 copay for Generic, \$30 copay for Brand, \$50 for Non-Preferred Brand Mail Order: 90 day supply at 2x retail co-pay	
Wellness Prevention Services	100%, no deductible or copays	50% R&C, after deductible

Your student health insurance coverage, offered by United States Fire Insurance Company, may not meet the minimum standards required by the health care reform law for the restrictions on annual dollar limits. The annual dollar limits ensure that consumers have sufficient access to medical benefits throughout the annual term of the policy. Restrictions for annual dollar limits for group and individual health insurance coverage are \$1.25 million for policy years before September 23, 2012; and \$2 million for policy years beginning on or after September 23, 2012 but before January 1, 2014.

Restrictions for annual dollar limits for student health insurance coverage are \$100,000 for policy years before September 23, 2012, and \$500,000 for policy years beginning on or after September 23, 2012, but before January 1, 2014. Your student health insurance coverage put an annual limit of: \$100,000 per accident and sickness on. If you have any questions or concerns about this notice, contact Gallagher Koster. Be advised that you may be eligible for coverage under a group health plan of a parent's employer or under a parent's individual health insurance policy if you are under the age of 26. Contact the plan administrator of the parent's employer plan or the parent's individual health insurance issuer for more information.

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

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