



# RHODE ISLAND SCHOOL OF DESIGN 2013-2014 Student Health Insurance Plan 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 Health Insurance Plan.

### Need to Make a Decision?

Keep in mind that your Student Health 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 (not Insurance)
- Offers comprehensive services, including wellness services
- Offers discounts on dental & vision services and other Plan enhancements (not Insurance)
- 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.
- 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, PCP referrals, or other provider restrictions 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	800-406-4512
Email (Responses within 1 business day)	RISDstudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/RISD
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	HealthSmart, formerly Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313 877-349-9017



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

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



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## 2013-2014

### Student Health Insurance Plan Highlights

The information below provides a summary of the benefits under the Student Health Insurance Plan for RISD. For a detailed plan description, limitations, and exclusions, visit [www.gallagherkoster.com/RISD](http://www.gallagherkoster.com/RISD)

	In-Network	Out-of-Network
Deductible	\$100 combined In/Out of Network per policy year deductible	
Plan Maximum	\$500,000 per policy year	
Inpatient Hospital Expense	100% Preferred Allowance (PA)	80% of Usual, Reasonable and Customary Charges (URC)
Surgery Expense (Inpatient/Outpatient)	100% PA	80% of URC
Doctor/Specialist Office Visit	100% PA after \$20 copayment	80% of URC after \$20 deductible
Laboratory, X-rays and Diagnostic Testing	100% PA	80% of URC
Emergency Room Copay waived if admitted	90% PA after \$100 copayment	90% of URC after \$100 deductible
Inpatient Mental Health & Substance Abuse	100% PA	80% of URC
Outpatient Mental Health & Substance Abuse	100% PA after \$20 copayment	80% of URC after \$20 deductible
Outpatient Pharmacy Benefits Prescriptions must be filled at a Medco pharmacy	\$10 copayment for a 30-day supply of a generic drug, a \$25 copayment for a 30-day supply of a brand name drug, or a \$45 copayment for a 30-day supply of a non-preferred brand name drug, the covered expenses incurred for the cost of prescription drugs will be reimbursed at 100% up to a maximum of \$500,000.00 per policy year	
Preventive Care Services	100% PA	No Benefits

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: \$500,000 per policy year. 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/RISD](http://www.gallagherkoster.com/RISD)  
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