



SKIDMORE COLLEGE

2013-2014

Student Health Insurance Plan 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 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
- 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, PCP referrals, or any other provider restrictions under your current plan that may delay your receipt of care?



Important Dates and Rates

	Annual	Spring
Coverage Period	9/1/13 – 8/31/14	1/1/14 – 8/31/14
Enrollment Deadline	8/1/13	2/17/14
Student Only	\$1,553	\$937
Spouse/ Domestic Partner	\$3,996	\$2,404
Child(ren)	\$4,083	\$2,457

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

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/skidmore

	In-Network	Out-of-Network
Plan Maximum	\$500,000 Per Policy Year	
Deductible – per person per policy year (applies to all benefits unless indicated otherwise)	\$100	\$200
Out-of-Pocket Maximum	\$5,000	\$10,000
Inpatient Hospital Expense	80% Preferred Allowance (PA)	60% Allowable Charge (AC)
Surgery Expense	80% PA	60% AC
Doctor/Specialist Office Visit (Outpatient) \$15 copay	100% PA no deductible	60% AC
Diagnostic X-ray & Laboratory Expense (not subject to the deductible if related to, or ordered by, the physician, In-Network only)	100% PA, not subject to deductible if ordered by physician	60% AC
Emergency Room Copay waived if admitted	80% PA \$100 copay, waived if admitted	
Inpatient Mental Health	Paid as any other Sickness	
Outpatient Mental Health	Paid as any other Sickness	
Preventive Care Services	100% PA, no deductible or co-pays	60% AC
Prescription Drug Benefit Prescriptions must be filled at an Express Scripts pharmacy	\$10 copay per generic prescription; \$25 copay per brand name prescription	

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	877-291-7424
Email Responses within 1 business day	Skidmorestudent@gallagherkoster.com
Online Plan Information Available 24/7, LiveChat available during business hours	www.gallagherkoster.com/skidmore
Mailing Address	500 Victory Road Quincy MA 02171
This plan is subject to benefit limitations and exclusions and is Underwritten by:	Niagara Life & Health Insurance Company
Claims are administered by	HealthSmart, formerly Klais & Company, Inc. 1867 West Market Street, Akron, OH 44313 877-349-9017

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