



Frequently Asked Questions

Johnson & Wales University Students

2011-2012 Student Injury and Sickness Insurance Plan

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Who do I contact if I have questions or need help?

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-800-429-3929
E mail: JWStudent@gallagherkoster.com
Live Chat: www.gallagherkoster.com/jwu. Click on the "Live Person" icon

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market St.
Akron OH 44313
1-877-349-9017
E Mail: Klaisclaims@klais.com

How can I find a Preferred Provider?

United Healthcare Options PPO
1-800-767-0700
www.uhcsr.com

How can I find a Participating Pharmacy?

Medco Pharmacy Network
1-800-711-0917
www.Medco.com

How do I learn more about the Gallagher Koster Complements Programs?

EyeMed Discount Vision Plan
www.enrollwiththeyemed.com
1-866-839-3633

How do I learn more about United Healthcare Voluntary Dental Insurance Plan?

Visit www.gallagherkoster.com/jwu
Click on the "Voluntary Dental" tab

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services (SES) Global Emergency Medical Assistance
Toll Free from U.S. and Canada: 1-877-488-9833
Call Collect Worldwide: 1-609-452-8570
medservices@assistamerica.com

24/7 Access Collegiate Assistance (Nurseline)
1-800-883-2951

Enrollment/Eligibility

Who is eligible?

- All registered day and graduate students, excluding full time JWU employees taking credit hours.
- Students who were enrolled in the Johnson & Wales Student Injury and Sickness Insurance Plan for a minimum of one term and take a Medical Leave of Absence are eligible to enroll on a voluntary basis.

Note: Full-time Johnson & Wales employees and Evening students are not eligible for the student medical plan. Culinary Weekend student are covered under the student accident only portion of the plan.

How do I enroll?

Day and Graduate students

- All registered day and graduate students, excluding full time JWU employees taking credit hours, will be automatically enrolled in the Johnson & Wales University Student Injury and Sickness Plan on a mandatory basis through the spring term.

Summer term

- Students enrolled in day classes for the summer term will be automatically enrolled.
- Students who are not enrolled for summer classes should consider purchasing coverage for the summer term on a voluntary basis in order to maintain continuous coverage in the Student Injury and Sickness Insurance Plan.

To enroll for the summer term, go to www.gallagherkoster.com/jwu. Click on the “Student Direct Pay Enroll” tab or download an enrollment form.

Medical Leave of Absence

- Students on a Medical Leave of Absence, who meet the eligibility requirements described above, can enroll on a voluntary basis. To enroll, go to www.gallagherkoster.com/jwu. Click on the “My Benefits & Plan Information” tab to download an enrollment form.

What if I’m already covered under another health insurance plan?

Yes. Many parents and students enjoy the peace of mind of having the additional coverage. Some of the benefits of being enrolled in a student plan include:

1. Access to Gallagher Koster Complements, dental and vision savings programs, and CampusFit for a healthy lifestyle initiative.
2. Worldwide Travel Assistance services for students studying abroad, including services for medical evacuation and repatriation.
3. There are no limitations based on age.

Insurance Plan Benefits

What changes have been made for 2011-2012?

- Provider Network changed from First Health to UnitedHealthcare Options PPO.
- Implemented a \$50 Emergency Room copayment, which is waived if admitted.
- Physician visits inpatient sickness only coverage changed from \$40 maximum per day / 30 day maximum per sickness to \$75 maximum per day / 30 day maximum per sickness.
- Outpatient Miscellaneous Benefit Sickness Only changed from \$500 maximum to \$1,000 maximum per sickness.
- Plan maximum increased to \$50,000 per injury or Sickness.

What is covered under the Johnson and Wales Student Injury and Sickness Plan?

- The plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.
- Wellness Benefit which covers immunizations, including travel and state-specific required immunizations, preventive tests and screenings payable at 100% of Usual and Customary up to a maximum of \$300 Per Policy year
- The maximum benefit allowed for each Injury is \$50,000, for each Sickness is \$50,000 and for Intercollegiate athletic- related injuries \$10,000.
- Services provided are generally covered at 100% of Usual and Customary Charges.
- Please refer to the plan brochure available at www.gallagherkoster.com/jwu and click on “My Benefits & Information” for complete details about coverage, limitations, and exclusions.

Is there any additional health insurance I can purchase to supplement the Student Injury and Sickness Insurance Plan?

- No there is no additional coverage available under the Johnson and Wales Injury and Sickness Plan.

How do I get my prescriptions filled?

- Prescriptions can be filled at a MEDCO participating pharmacy. To find a list of participating pharmacies near you, visit www.MEDCO.com
- At designated MEDCO pharmacies; you will pay \$10 co-payment for a 30-day supply of a generic drug and a \$30 co-payment for a 30-day supply of a preferred brand name drug.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded, the outpatient prescription is likewise limited or excluded.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay two times the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on “Pharmacy Program” at www.gallagherkoster.com/jwu to learn the details of the pharmacy program, including the Mail Service Program.

What if I have a pre-existing condition, am I covered?

- Yes. There is no pre-existing clause under the Johnson and Wales Student Injury and Sickness Plan.

Am I required to get a referral from my school’s Health Services before I seek treatment elsewhere?

- No, a referral is not required, but there are many benefits to first seeking care or advice from Health Services. Students should be aware that on campus Health Services is available to them.

Do I get an ID Card?

- Yes, ID Cards are made available online 24-48 hours upon Gallagher Koster’s receipt of your enrollment in the plan and can be printed per the request of the school or student. ID Cards are also mailed to the address the school has on file for you

How do I print an ID card online?

- 1.) www.gallagherkoster.com/jwu
- 2.) Log-in using your existing account information (first time visitors will need to create an account).
- 3.) Select “Authorize Account” located to the left of your screen under Account Information and entered your Student ID number along with your date of birth.
- 4.) Once your account has been authorized, select ‘Account Home’ and click on ‘Generate ID Card’.

Does this plan cover me when I am off campus, traveling or studying abroad?

- Yes, the Johnson & Wales Student Injury and Sickness Plan covers you during semester breaks, summer vacation and even if you’re traveling or studying abroad. You’ll be covered for the period for which you paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Expense Benefit and Travel Assistance Services and 24-hour worldwide assistance service through Scholastic Emergency Services. All services must be arranged for in advance and provided by Scholastic Emergency Services any services not arranged by Scholastic Emergency Services will not be considered for payment.

- When studying or traveling abroad, keep your student health insurance plan identification card with you and take a copy of the brochure for reference.
- When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Expenses will be reimbursed on a Non-Network basis.
- When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.
- Please insure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

Students on School Sponsored Study Abroad Programs

- All students enrolled in an approved Johnson & Wales Study Abroad or International Internship are automatically enrolled in the Study Abroad Student Injury and Sickness Insurance Rider.
- Johnson & Wales offers a coverage extension option for students who wish to extend their coverage before or after their school-sponsored program ends. Optional supplemental coverage is a great way to maintain your coverage but tailor it to your needs. The Study Abroad Coverage Extension for Personal Travel allows you to extend your coverage under the Johnson & Wales Study Abroad plan after your school sponsored programs ends. The coverage is available in four week increments. You can purchase the coverage any time after your program begins until two weeks prior to your program's end date! You can even choose to purchase coverage for multiple blocks through the end of your current term at Johnson & Wales.

To purchase this coverage:

1. Go to www.gallagherkoster.com/jwu.
2. Click on Study Abroad Extension Enroll
3. First time visitors must create a user account by clicking on 'Create a New User'.
4. Once your account has been created, complete the online enrollment form.

Does this plan have a deductible? What is a deductible?

No, the 2011-2012 the Johnson & Wales Student Injury and Sickness Plan does not have a deductible.

Finding a provider

Can I go to any doctor or hospital?

Yes. You can go to any provider.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

- Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if do you receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the following address.
- You do not need an additional claim form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

Klais & Company, Inc.
1867 West Market St.
Akron OH 44313
877-349-9017
E Mail: Klaisclaims@klais.com

How Can I check the status of my own claims?

You can go to www.klais.com, click on “Status Link” under Student Health Plan Members. Create a User Name and Password and look up a specific claim or view a list of all claims submitted.

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly. You may also receive a letter asking you if you are covered by any other health insurance plan. It is important to respond promptly to this as well.

How will my claims be paid if I have health insurance in addition to the Name of Student Insurance Plan?

The Johnson & Wales University Student Injury and Sickness Plan has a coordination of benefits provision. This means your plan with Gallagher Koster will coordinate the payment of claims with your other insurance company. You will need to provide the claims company with information about your other health insurance company.

Please refer to your brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Gallagher Koster Complements

Exclusively from Gallagher Koster, enrolled students have access to the following menu of products at no additional cost. More information is available by visiting www.gallagherkoster.com/jwu and clicking on “Discounts & Wellness”.

EyeMed Discount Vision Plan

Students are automatically enrolled in the EyeMed plan that includes discounts on prescription eyeglasses, contact lenses or even non-prescription sunglasses. Some of the nation’s most highly qualified laser vision correction surgeons will even offer savings.

- EyeMed has over 45,000 providers, including LensCrafters, Pearle Vision, Sears Optical, JC Penney Optical and Target Optical.
- Discounts range between 15% to 45% off retail pricing.
- Contact EyeMed at: <http://www.enrollwitheyemed.com>
- This is not an Insurance Plan.

Basix Dental Savings

Maintaining good health extends to taking care of your teeth, gums and mouth. The Basix Dental Savings Program provides a wide range of dental services. It is important to understand the ***Dental Savings Program is not dental insurance.*** Basix contracts with dentists that agree to charge a negotiated fee to students covered under your Gallagher Koster plan. You must pay for the services received at the time of service to receive the negotiated rate.

- Savings vary but can be as high as 50% depending upon the type of service received and the contracted dentist providing the service. Contracted dentists and their fee schedules are listed on our website.

CampusFit

College health is all about helping students develop healthy habits for a lifetime. To support your efforts, CampusFit “digitizes” knowledge from registered dietitians and certified fitness instructors to help teach and reinforce mainstream ideas about diet, nutrition, fitness and general wellness.

Will I be covered under the plan after I graduate?

No. You must meet the eligibility requirement each term in order to be enrolled (*refer to enrollment / eligibility section*)

Can I continue coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.

Are there any other additional products available?

UNITEDHEALTHCARE VOLUNTARY DENTAL PLAN

Gallagher Koster is pleased to offer ALL Johnson & Wales students a voluntary Dental PPO Plan through UnitedHealthcare Dental. The UnitedHealthcare Dental PPO network includes over 100,000 dentists and specialists nationwide and uses the NADP credentialing standards. UnitedHealthcare Dental provides the network savings and customer service you deserve.

Students have the freedom to choose their dentist either within or outside the UnitedHealthcare Dental network. You’ll see significant savings (up to 30%) by using network providers.

To learn more about each product and their associated cost, please go to www.gallagherkoster.com/jwu, and click on the “Voluntary Dental” tab.