



Frequently Asked Questions

American College Student Association (ACSA) Students

2011-2012 Student Injury and Sickness Insurance Plan

MASSACHUSETTS

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
1-800-933-GRAD (4723)
Email: studentcare@gallagherkoster.com

Questions about a specific claim or claims payment?

UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
1-866-948-8472
Email: GKClaims@uhcsr.com

How do I learn more about Global Emergency Assistance Services?

Scholastic Emergency Services (SES)
Toll-free (United States): 1-877-488-9833
Call Collect (Outside of the United States): 1-609-452-8570
Email: medservices@assistamerica.com

Policy Number: 2011-2300-41

Enrollment/Eligibility

Who is eligible?

- All students or scholars taking credit hours, registered for thesis or dissertation or part-time students are eligible to enroll in the ACSA Student Injury and Sickness Insurance Plan.
- Eligible dependents of insured students can also be enrolled in the ACSA Student Injury and Sickness Insurance Plan for an additional cost.
- **This Plan is available in Massachusetts only.**

How do I enroll?

- Eligible students may enroll themselves and their eligible Dependents online at www.gallagherkoster.com/acsa.
- Students must set up a user account and be logged into the website in order to access the online enrollment form and payment option.

- Applications and plan brochures can be viewed and printed out by clicking “Printable Enrollment Form/Brochures” on www.gallagherkoster.com/acsa. All completed paper applications and the applicable premium should be mailed directly to Gallagher Koster, 500 Victory Road, Quincy, MA 02171. Applications with credit card payments may also be faxed to our office at 617-479-0860.
- Please contact Gallagher Koster with any questions about enrolling online or about the status of your application by email at studentcare@gallagherkoster.com or by calling 1-800-933-GRAD.
- Coverage may be purchased on a monthly basis or up front through July 31, 2012. If enrolling monthly, the applicable premium and application must be received by Gallagher Koster no later than the **15th of the current month** in order to be effective for the current month. For example, coverage for August 2011 must be purchased by August 15, 2011 or coverage cannot become effective until the beginning of the following month.

Will I receive an Identification (ID) Card?

- You will receive an ID Card at the address indicated on your enrollment application. Carry it at all times and show it to the doctor or any other healthcare provider prior to receiving care.
- If you need to see a doctor prior to receiving your ID Card, tell the provider that you are covered under the ACSA Student Injury and Sickness Insurance Plan. Your provider may contact Gallagher Koster at 800-457-5599 to verify eligibility and general plan information.
- If you need a replacement ID Card, please email studentcare@gallagherkoster.com or call our Customer Service Department at 1-800-933-GRAD.

Insurance Plan Benefits

What is covered under the ACSA Student Injury and Sickness Insurance 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, ambulance, emergency care and prescription drugs.
- The maximum benefit allowed for each accident or sickness is \$50,000.
- Benefits will be paid for 80% of the Usual & Customary Charges incurred for Covered Medical Expenses up to the maximum benefit.

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

- Yes, this plan has a \$200 deductible per Insured, per Policy Year.
- Deductible means the amount for which you are responsible before payment is made by the claims company.

In addition to the Student Injury and Sickness Insurance Plan, is there supplemental coverage that I can purchase?

- Yes, students enrolled in the ACSA Student Injury and Sickness Insurance Plan have the option of purchasing additional coverage through the Optional Major Medical Benefit. The Optional Major Medical Benefit begins payment after the Basic Maximum Benefit of \$50,000 has been paid by the Company. The Company will pay 80% of additional Covered Medical Expenses incurred up to the Major Medical Maximum of \$50,000.
- The total benefit payable under the Optional Major Medical is \$100,000 minus the Basic Benefits already paid.

Interested students must purchase this optional benefit at the time of their initial enrollment.

How do I get my prescriptions filled?

- Prescription drugs are covered at for the Usual & Customary Charges up to a \$500 maximum per Policy Year. Students will need to pay up front for a prescription and send in the receipts and a Prescription Drug Reimbursement form. This form can be found at www.gallagherkoster.com or by calling Gallagher Koster at 1-800-933-GRAD.

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

- Yes, but only if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the ACSA Student Injury and Sickness Insurance Plan without a lapse in coverage of more than 30 days.
- If you were not continuously insured or had a lapse in coverage of more than 30 days, you will not be covered for any pre-existing condition. A pre-existing condition is one for which you sought medical advice, were

diagnosed, received care or treatment or were recommended care or treatment during the 6 months prior to the effective date of this plan.

- Once you have been enrolled in this plan for 6 months, your pre-existing condition will be covered as any other condition.

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

No, a referral is not required in order to access benefits under the ACSA Student Injury and Sickness Insurance Plan.

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

Yes, the ACSA Student Injury and Sickness Insurance Plan covers you during semester breaks, summer vacation and even if you're traveling or studying abroad as long as you are still considered a registered student at your school. 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, Medical Evacuation and Travel Assistance Services through Scholastic Emergency Services (SES), the 24-hour worldwide assistance service.

- When studying or traveling abroad, keep your student health insurance plan ID 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.
- 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 ensure that your name, ID number, address (to receive your reimbursement check), and the school's name are on the bill.

Does this Plan cover the cost of routine eye exams or the cost of eyewear?

No, the ACSA Student Injury and Sickness Insurance Plan does not cover these vision services.

Is dental coverage provided under this Plan?

- Currently routine dental coverage is not provided under the ACSA Student Injury and Sickness Insurance Plan.
- Coverage is available for Injury to sound, natural teeth up to a maximum of \$1,500.

Finding a provider

Can I go to any doctor or hospital?

Yes, the ACSA Student Injury and Sickness Insurance Plan will cover you based on the policy at any licensed doctor's office or hospital in the United States. You are not required to use a specific network of doctors or get a referral from a primary care physician.

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 based on the billing information on the back of your ID Card. However, if you receive a bill or you paid for a service and need to be reimbursed, send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the address below. You do not need an additional claim form. Make sure your name, health insurance ID number, and Plan name are on the bill, take copies for your records and send it to the claims administrator.

UnitedHealthcare StudentResources
PO Box 809025

How can I check the status of my claims?

You can go to www.uhcsr.com and create a User Name and Password to 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.

Can I continue coverage after the policy terminates?

There is no COBRA or continuation option available if you are no longer eligible for the ACSA Student Injury and Sickness Insurance Plan. However, please contact Gallagher Koster at 1-800-457-5599 to discuss other Short Term Medical Insurance Plan options.

This document is only a summary of the benefits available. Please refer to the Plan Brochure for a description of the benefits available and exclusions and limitations of the plan.

Are there any other additional products available?

To learn more about the following products and their associated cost, please go to www.gallagherkoster.com and click on "College & University Students" then choose from the list of "Additional Products"

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

Attractive pricing - \$2,000 of coverage for just \$50 per year

Worldwide protection - covers U.S. students studying abroad and International Students studying in the U.S.

Full twelve month policy period including between semesters

Thirty day money back guarantee if not satisfied

Personal Computer Protection

STUDY ABROAD

Students attending a U.S. College or University who participate in a study abroad program may purchase the Study Abroad Accident & Sickness Insurance Program. Please visit www.gallagherkoster.com for complete plan details and enrollment information.