Frequently Asked Questions

For Notre Dame of Maryland University (Formally College of Notre Dame) Students

2011-2012 Student Accident and Sickness Plan

Table of Contents

Important Numbers and Contact Information 2
- Questions about whatôs covered, how to access benefits, enrollment concerns, or replacement ID cards? ..2
- Questions about a specific claim or claims payment? 2
- How can I find a Preferred Provider? 2
- How can I find a participating pharmacy? 2
- How do I learn more about the Gallagher Koster Complements Programs? 2
- How do I learn more about Worldwide Assistance Services? 2

Enrollment/Eligibility 2
- Who is eligible? 2
- How do I enroll? 3
- How do I enroll my eligible dependents? 3
- Is there anything I need to know before waiving coverage? 3
- How do I waive? 3
- Can students with comparable coverage still enroll in the student insurance plan? 3

Insurance Plan Benefits 3
- What changes have been made for 2011-2012? 3
- How much does the plan cost? 4
- What is covered under the Notre Dame of Maryland University Student Accident and Sickness Insurance Plan? 4
- How do I get my prescriptions filled? 4
- What if I have a pre-existing condition, am I covered? 4
- Am I required to get a referral from my schoolôs Health Services before I seek treatment elsewhere? 4
- Do I get an ID Card? 4
- How do I print an ID card online? 4
- Does this plan cover me when I am off campus, traveling or studying abroad? 4
- Does this plan have a deductible? What is a deductible? 5

Finding a provider 5
- Can I go to any doctor or hospital? 5

Claims Processing 5
- If I receive a bill for services I received or need to be reimbursed, what should I do? 5
- How Can I check the status of my own claims? 5
- Is any other information needed in order to pay a claim? 5
- How will my claims be paid if I have health insurance in addition to the Notre Dame of Maryland University Student Accident and Sickness Insurance Plan? 5

Plan Enhancements 5
- What enhancements are available under this plan? 5
- Will I be covered under the plan after I graduate? 6
- Can I continue coverage after the policy terminates? 6
- Are there any other additional products available? 6

Prepared by Gallagher Koster
March 2011

Important Numbers and Contact Information

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

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-877-320-4347
Email: NDMstudent@gallagherkoster.com

Questions about a specific claim or claims payment?

Klais & Company, Inc.
www.klais.com
Phone: 330-867-8443

How can I find a Preferred Provider?

First Health Network
1-888-685-7774
www.FirstHealth.com

How can I find a participating pharmacy?

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

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

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

Basix Dental Savings and CampusFit
www.basixstudent.com
1-888-274-9961

How do I learn more about Worldwide Assistance Services?

Travel Assistance Services and 24-Hour Nurse Advice Line
On Call International
Toll Free from U.S. and Canada: 1-800-850-4556
Dial Direct or Call Collect Worldwide: 1-603-898-9159
www.oncallinternational.com

Enrollment/Eligibility

Who is eligible?

- All Pharmacy Students and matriculating Womenôs College undergraduate students, enrolled in a ñdegree seekingò program for at least 3 credit hours are automatically enrolled in the Plan unless they go online and waive showing proof of credible coverage.

- Graduate, PhD, College of Adult Undergraduate Studies, and all part-time students enrolled in a ñdegree seekingò program for at least 3 credit hours are eligible to enroll in the Plan.

- International Undergraduate Students - All matriculating international undergraduate students in the Womenôs College with a current J-1, J-2, F-1, or F-2 student visa enrolled at Notre Dame of Maryland University are eligible and are required to purchase Notre Dame of Maryland University Student Health Insurance Plan or show proof of insurance at the time of application.

- Foreign Exchange Students ï All international foreign exchange undergraduate students enrolled in a semester or in a one-year program taking 3 or more credits are eligible and are required to purchase the Notre Dame of Maryland University Health Insurance Plan or show proof of insurance at the time of application.

- Eligible students who do enroll may also insure their Dependents. Eligible Dependents are the spouse and unmarried children under 19 years of age who are not self-supporting.

How do I enroll?

Pharmacy and Women's Undergraduate Students

1. Visit www.gallagherkoster.com/ndm
2. Click on óStudent Waive/Enroll'
3. First time users will be required to create a unique User account
4. Once an account has been created, select the Green ñEnrollò button and fill out required fields

Graduate, PhD, Weekend and Accelerated Students

1. Visit www.gallagherkoster.com/ndm
2. Click on ñStudent Direct Pay Enrollò
3. First time users will be required to create a unique user account.
4. Submit Voluntary Enrollment Form

How do I enroll my eligible dependents?

- Students may enroll their eligible dependents online through ñMy Accountò at www.gallagherkoster.com/ndm for an additional premium.
- Dependents must be enrolled by the deadline which is 30 days from the effective date of the policy, or within 31 days of a qualifying event (e.g. marriage, loss of coverage through an employer).

Is there anything I need to know before waiving coverage?

Before waiving you should review your current policy to be sure that it provides comparable coverage:

- Will your current plan cover medical care beyond emergency services (i.e. Doctorôs office visits; diagnostic testing, labs & x-rays; and prescription drugs) in the Baltimore, MD area?
- Does your plan have a high deductible that must first be met before your plan will pay for services received?
- Does your health plan have doctors and hospitals in the Baltimore, MD area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

How do I waive?

If you determine your coverage to be comparable, go to www.gallagherkoster.com/ndm

1. Click on óStudent Waive/Enroll'
2. First time users will be required to create a unique User account
3. Once an account has been created, select the Red ñI want to Waiveò button. When waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver form. Immediately upon submitting your online Waiver Form you will receive a confirmation number.

- Students who do not submit a waiver form by the deadline will end up automatically enrolled in the plan

Can students with comparable coverage still enroll in the student 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:

- Access to Gallagher Koster Complements (Refer to pg 5 Plan Enhancements)
- Travel Assistance services for students studying abroad
- Students who may hit the maximum age on their parentsô plan will remain fully insured in the student insurance. There are no limitations based on age.

**Note: Please refer to the brochure for details on how this plan may coordinate benefits with your current private insurance plan.*

Insurance Plan Benefits

What changes have been made for 2011-2012?

- Maximum benefit has increase from $50,000 per injury and sickness to $100,000 per injury and sickness
- Increase the coverage level on the Outpatient Mental Health and Substance Abuse Expense benefit from 50% in-network / 50% out-of-network to 70% in-network / 70% out-of-network

How much does the plan cost?

	ANNUAL 08/01/2011 – 07/31/2012	SPRING 01/01/2012 – 07/31/2012
STUDENT ONLY	$1,212	$702
SPOUSE ONLY	$2,661	$1,542
EACH CHILD	$1,817	$1,050

What is covered under the Notre Dame of Maryland University Student Accident 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, consultant visits, ambulance, emergency care and prescription drugs.
- The maximum benefit allowed for each accident or sickness is $100,000
- Services provided by a participating network provider are generally covered at 80% of Preferred Allowance, while services provided by a non-network provider are generally covered at 50% of Reasonable and Customary.
- Please refer to the plan brochure available at www.gallagherkoster.com/ndm, and click on Plan Documents for complete details about coverage, limitations, and exclusions.

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 $15 co-payment for a 30-day supply of a generic drug and a $30 co-payment for a 30-day supply of a brand name drug up to a maximum of $750 per policy year..
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on ñPharmacy Programò at www.gallagherkoster.com 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, but only if you were continuously insured through another health insurance plan prior to the effective date of the College of Notre Dame Student Accident and Sickness Insurance Plan without a lapse in coverage of more than 63 days.
- If you were not continuously insured or had a lapse in coverage of more than 63 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 12 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 with College of Notre Dame Student Accident Sickness Insurance Plan, 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, http://www.ndm.edu/studentservices/health/.

Do I get an ID Card?

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

How do I print an ID card online?

1.) www.gallagherkoster.com/NDM
2.) Log-in using your existing account information
3.) Select ñAuthorize Accountò located to the left of your screen under Account Information and entered your Student ID number along with your date of birth.
4.) One your account has been authorized, select óAccount Homeô and click on óGenerate ID Cardô

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

Yes, College of Notre Dame Student Accident and Sickness Insurance Plan covers you during semester breaks, summer vacation and even if youõre traveling or studying abroad. Youõll 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 through On Call International, the 24-hour worldwide assistance service.

- 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 Universityôs name are on the bill.

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

Yes this plan has a $250 per insured person per policy year deductible. Deductible means the amount for which you are responsible before payment is made by the claims company. Once you have paid the $250 deductible, whether itôs applied to one service or multiple services, the plan will pay for covered medical expenses as indicated in the plan brochure.

Finding a provider

Can I go to any doctor or hospital?

Yes. You can go to any provider; however, you can save money by seeing providers that participate in the First Health Network because providers participating in this network have agreed to accept a predetermined negotiated amount, or Preferred Allowance as payment for their services.

Go to www.gallagherkoster.com under click on ñProvider Networksò on your homepage to locate participating providers.

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 claims 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 Street
Akron, OH 44313

How Can I check the status of my own claims?

You can go to www.klais.com 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.

How will my claims be paid if I have health insurance in addition to the Notre Dame of Maryland University Student Accident and Sickness Insurance Plan?

The Notre Dame of Maryland University has a coordination of benefits provision. This means your plan with Gallagher Koster will coordinate the payment of claims with your other 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 and clicking on ñPlan Enhancementsò.

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 nationôs 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 ñdigitizesò knowledge from registered dieticians 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?

Yes. You will be covered under the student health insurance plan until the end of the policy year.

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?

The following products are available to you, whether or not you participate in the Student Health Insurance Plan. To learn more about each product and their associated cost, please go to www.gallagherkoster.com, click on ñYour Student Health Insurance Planò and then ñAdditional Productsò.

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including, but not limited to, computer hardware, software, books, clothes, and electronics. This comprehensive policy covers damage caused by fire, theft, water, flood, earthquake, riot, accidental damage, and vandalism. 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
Full twelve month policy period
Thirty day money back guarantee if not satisfied
Identity Theft Coverage

STUDY ABROAD

Students, Faculty and Staff of a United States College or University who participate in a study abroad program may purchase the Study Abroad Accident and Sickness Insurance Program. Please visit www.gallagherkoster.com for complete Plan details and enrollment information.

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