



**Frequently Asked Questions  
For Notre Dame of Maryland University Students  
2012-2013 Student Accident and Sickness Insurance Plan**

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## Important Contact Information

**I have questions about what is covered, how to access benefits, enrollment concerns, or replacement ID cards.**

Gallagher Koster  
500 Victory Road  
Quincy, MA 02171  
Website: [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM)  
Phone: 1-877-320-4347  
Email: [NDMStudent@gallagherkoster.com](mailto:NDMStudent@gallagherkoster.com)

**I have questions about a specific claim or claims payment.**

Klais & Company, Inc.  
1867 West Market Street  
Akron, OH 44313  
Website: [www.klais.com](http://www.klais.com)  
Phone: 1-330-867-8443

**How can I find a Preferred Provider?**

First Health Network  
Website: [www.FirstHealth.com](http://www.FirstHealth.com)  
Phone: 1-866-685-7774

**How can I find a Participating Pharmacy?**

Medco Pharmacy Network  
Website: [www.medco.com](http://www.medco.com)  
Phone: 1-800-711-0917

**How do I learn more about Gallagher Koster Complements?**

EyeMed Discount Vision Plan  
Website: [www.enrollwiththeyemed.com](http://www.enrollwiththeyemed.com)  
Phone: 866-839-3633

Basix Dental Savings and CampusFit  
Website: [www.basixstudent.com](http://www.basixstudent.com)  
Phone: 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](http://www.oncallinternational.com)

## Enrollment & Eligibility

**Who is eligible for the plan?**

- All Pharmacy Students and matriculating Women's College undergraduate students, enrolled in a "degree seeking" program for at least 3 credit hours are automatically enrolled in the Plan unless they go online and waive showing proof of comparable coverage.
- International Undergraduate Students - All matriculating international undergraduate students in the Women's College with a current J-1, J-2, F-1, or F-2 student visa enrolled at Notre Dame of Maryland University 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 – 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.
- Graduate, PhD, College of Adult Undergraduate Studies, and all part-time students enrolled in a “degree seeking” program for at least 3 credit hours are eligible to enroll in the Plan on a voluntary basis.
- 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 College Undergraduate Students**

Students who decide they would like to actively enroll in the plan, may do so by completing the following steps:

1. Go to [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM).
2. Click on ‘Student Waive/Enroll’.
3. Create a user account, or log in if you are a returning user. Note, your NDMU Student ID number will be required to create an account.
4. Select the Green ‘I want to Enroll’. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of your confirmation for your records.

### **Graduate, College of Adult Undergraduate Studies, PhD, and all Part-time Students enrolled in a “degree seeking” program for at least 3 credit hours:**

1. Visit [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM)
2. Click on “Student Direct Pay Enroll”
3. First time users will be required to create a unique user account.
4. Once logged in, you will need to select the ‘Student Direct Pay Enroll again to complete form

It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.

## **How do I enroll my eligible dependents?**

Students must purchase coverage for their eligible dependent(s) at the same time as their own initial plan enrollment. Dependent coverage must be purchased for the same time period as the student’s period of coverage and cannot exceed coverage purchased by the student. For example, a student enrolled for annual coverage cannot purchase dependent coverage for the spring semester unless a qualifying event, as defined below, occurs.

Students can add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. Please note, with the exception of the dependent entering the country for the first time, all other qualifying events noted above will only be approved if experienced by the student. If dependent enrollment meets one of these qualifying events, the Dependent Enrollment Form, supporting documentation and payment must be received by Gallagher Koster within 31 days of the qualifying event. If not received within 31 days of the qualifying event, the effective date of coverage will be the date this form and payment are received at Gallagher Koster. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

Students may enroll their eligible dependents online for an additional premium by visiting [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM), selecting ‘Dependent Enroll’, and completing the form by the published deadline.

## **Is there anything I need to know before waiving coverage?**

Before waiving you should review your current policy, considering the following:

- Will your current plan cover medical care beyond emergency services (i.e. doctor’s office visits, diagnostic testing, x-rays, prescription drugs, etc.) in the Baltimore, Maryland area?
- Does your plan have doctors and hospitals in the Baltimore, Maryland area?
- Check the cost -- is the annual cost of this Student Plan less expensive than the cost of being added as a dependent to your parents’ plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Are there administrative pre-requirements, pre-certification or PCP referrals required under your current plan that may delay receipt of care?

## What about Health Care Reform? How does that affect my Student Health Insurance Plan?

If you are under the age of 26, you MAY be eligible to enroll as a dependent under the employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer plan against this Student Plan to determine which plan's rates, benefits and coverage are most appropriate for you.

In addition to the items mentioned in the waiver question above, keep in mind that Student Insurance Plans are generally less expensive than individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly less with this Student Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

## How do I waive coverage under the student health insurance plan?

If you determine your coverage to be comparable and would like to waive the student health insurance plan:

1. Go to [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM).
2. Click on 'Student Waive/Enroll'
3. Create a user account, or log in if you are a returning user. Note, your NDMU Student ID number will be required to create an account.
4. Select the Red 'I want to Waive' 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 form you will receive a confirmation number. Please save this number and print a copy of the confirmation for your records.

## Insurance Plan Benefits

### What changes have been made to the plan for the 2012-2013 Policy Year?

- The student health insurance plan is compliant with the first phase of health care reform.
- This means that internal benefit limitations have been removed and the benefit will be paid up to \$100,000 per injury or sickness for the following:
  - Outpatient Services (e.g. physician's office visits, hospital outpatient department, emergency room, x-ray and laboratory expense and durable medical equipment)
  - Per Policy Year Outpatient Prescription Drug Maximum
- In addition, a new comprehensive Preventive Health/Wellness Benefit has been added, with services paid at 100% to In-Network only with no cost-sharing - no copayments or deductibles. Preventive Health/Wellness Benefits include, but are not limited to, routine physical exams, routine GYN exams, preventive screening and testing, immunizations and travel immunizations.
- For additional details about health care reform in relation to student health insurances plans visit:  
[http://www.ofr.gov/OFRUpload/OFRData/2012-06359\\_PL.pdf](http://www.ofr.gov/OFRUpload/OFRData/2012-06359_PL.pdf).

### How much does the plan cost?

	<b>Annual 08/01/2012 – 07/31/2013</b>	<b>Spring* 01/01/2013 – 07/31/2013</b>
<b>Student Only</b>	\$1,340	\$775
<b>Spouse Only</b>	\$2,943	\$1,707
<b>Each Child</b>	\$2,011	\$1,162

*\*Note: The Spring Rates apply to NEW spring students only*

### 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](http://www.medco.com).
- At designated Medco pharmacies; you will pay \$15 co-payment for a 30-day supply of a generic and a \$30 co-payment for a 30-day supply of a preferred brand name drug up to the policy maximum benefit of \$100,000 per injury or sickness.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay get a discount for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM) to learn the details of the pharmacy program, including the Mail Service Program. Students who take maintenance drugs are encouraged to use the Mail Service Program to be able to receive the maximum benefit available.
- Outpatient medications for treatment of a Covered Expense are covered prescriptions. If the treatment of a medical condition is limited or excluded from the plan, the outpatient prescription is likewise limited or excluded.

- Students who plan on studying abroad may fill out a Prescription Override form by visiting [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM) and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

### **Am I covered if I have a pre-existing condition?**

Students under the age of 19 are immediately covered for pre-existing conditions.

If you are over the age of 19, you will be covered if you were continuously insured through another health insurance plan for the 6 months immediately prior to the effective date of the 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?**

No, a referral is not required with the Student Accident and 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 are available to them. Your school's Health Services website is: <http://www.ndm.edu/studentservices/health/>.

### **Do I get an ID Card?**

Yes, ID Cards are made available online. They are also mailed to the address that your 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. Go to [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM).
2. First time users will need to create a User Account. Returning users can Log-in using their existing account information.
3. On the Left toolbar, under "My Account", click on "Authorize Account"
4. Enter your Student ID number and your date of birth and click on "Authorize Account"
5. You will be redirected to the Account Home" page, then click on 'Generate ID Card'.

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

Yes, the Student Accident and Sickness Insurance 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 through On Call International, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by On Call International, any services not arranged by On Call International 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 will then need to seek reimbursement. Covered Expenses will be reimbursed on an out-of-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 ensure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

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

A deductible is the amount for which you are responsible before payment is made by the claims company. Once you have paid the deductible, whether it's applied to one service or multiple services, the plan will pay for covered medical expenses as indicated in the plan brochure.

This plan has a \$250 per insured per policy year.

## Finding a Provider

### Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you will save money by seeing providers that participate in the First Health 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/NDM](http://www.gallagherkoster.com/NDM) and click on 'Find a Doctor' to locate participating providers.

## Claims Processing

### What should I do if I receive a bill, or need to be reimbursed, for services I received?

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However, if you receive a bill or if you have paid for a service and need to be reimbursed, please 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 before sending to the claims administrator at the following address:

Klais & Company, Inc.  
1867 West Market Street  
Akron, OH 44313

### 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 if you are covered by any other health insurance plan. It is important that you respond promptly to this as well.

### How will my claims be paid if I have other health insurance in addition to the student health insurance plan?

The Student Accident and Sickness Insurance 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?

Exclusively from Gallagher Koster, enrolled students have access to a menu of products at no additional cost. More information is available by visiting [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM) and clicking on the 'Discounts and Wellness' link.

### 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 additional insurance products available?

Please visit [www.gallagherkoster.com/NDM](http://www.gallagherkoster.com/NDM) and click on the 'Other Insurance Products' link for complete details about additional insurance products that are available as well as 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.*