



# Colby Sawyer College

## Frequently Asked Questions For Colby-Sawyer College Students 2012-2013 Student Accident and Sickness Insurance

### Table of Contents

<b>Important Contact Information .....</b>	<b>2</b>
I have questions about what is covered, how to access benefits, enrollment concerns, or replacement ID cards.....	2
I have 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 Gallagher Koster Complements? .....	2
How do I learn more about Worldwide Assistance Services? .....	2
<b>Enrollment &amp; Eligibility.....</b>	<b>2</b>
Who is eligible for the plan? .....	2
How do I enroll?.....	3
Is there anything I need to know before waiving coverage?.....	3
What about Health Care Reform? How does that affect my Student Health Insurance Plan?.....	3
How do I waive coverage under the student health insurance plan? .....	3
<b>Insurance Plan Benefits.....</b>	<b>3</b>
What changes have been made to the plan for the 2012-2013 Policy Year? .....	3
How much does the plan cost? .....	4
How do I get my prescriptions filled? .....	4
Am I covered if I have a pre-existing condition? .....	4
Am I required to get a referral from my school’s Health Services before I seek treatment? .....	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
What is a deductible? Does this plan have a deductible? .....	5
<b>Finding a Provider .....</b>	<b>5</b>
Can I go to any doctor or hospital?.....	5
<b>Claims Processing .....</b>	<b>5</b>
What should I do if I receive a bill, or need to be reimbursed, for services I received? .....	5
Is any other information needed in order to pay a claim?.....	5
How will my claims be paid if I have other health insurance in addition to the student health insurance plan? .....	5
<b>Plan Compliments.....</b>	<b>5</b>
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 additional insurance products available?.....	6

## **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  
Phone: 877-320-4347  
Website: [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer)  
Online "Live Chat" available through [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer)  
Email: [colby-sawyerstudent@gallagherkoster.com](mailto:colby-sawyerstudent@gallagherkoster.com)

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

Klais & Company  
1867 W Market St  
Akron, OH 44313  
[www.klais.com](http://www.klais.com)  
877-349-9017

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

First Health  
[www.firsthealth.com](http://www.firsthealth.com)  
1-888-685-7774

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

Medco  
[www.medco.com](http://www.medco.com)  
1-800-771-0917  
Colonial Pharmacy in New London, NH is a participating pharmacy.

**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**

On Call International  
1-800-850-4556  
1-603-898-9172

### **Nurse Line**

1-800-850-4556

## **Enrollment & Eligibility**

**Who is eligible for the plan?**

Full time students (domestic and international) taking 12 credits or more are required to provide proof of insurance and are eligible to enroll in the Student Accident and Sickness Insurance Plan. Part- time students may enroll on voluntary basis.

## How do I enroll?

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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer).
2. Click on 'Student Waive/Enroll'.
3. Log in using your Colby-Sawyer assigned email as your user ID and your Colby-Sawyer Student ID as your password.
4. Select the Green 'I want to Enroll' button. 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.

It is required that all students submit an online insurance selection form, whether enrolling or waiving. All eligible students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.

## 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 New London, NH area?
- Does your plan have doctors and hospitals in the New London, NH 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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer).
2. Click on 'Student Waive/Enroll' link
3. Log in using your Colby-Sawyer assigned email as your user ID and your Colby-Sawyer Student ID as your password.
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. Be sure to confirm. 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.

Please Note:

- It is required that all students submit an online insurance selection form, whether enrolling or waiving.
- The waiver process is an annual process and needs to be completed each year of eligibility.

## Insurance Plan Benefits

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

- The policy effective date has been shifted to June 29, 2012 to June 28, 2013.
- The Plan Maximum has been increased from \$60,000 per accident or sickness to \$100,000 per accident or sickness.
- The prescription Drug Benefit has been increased from \$2,500 per policy year to \$5,000 per policy year.
- A pre-population enrollment process has been implemented to make accessing the website and the online forms easier.

## How much does the plan cost? (Currently pending the Affordable Health Care Act compliance review)

	Annual Coverage	Spring Coverage
Coverage period	06/29/2012 to 06/28/2013	01/01/2013 to 06/28/2013
Student	\$636	\$318

## 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 \$10 co-payment for a 30-day supply of a generic and a \$20 co-payment for a 30-day supply of a preferred brand name/ up to the \$5,000 maximum benefit per accident or sickness per policy year.
- Colonial Pharmacy in New London, NH is a participating pharmacy.
- 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 “Pharmacy Program” at [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) 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 and international students returning home for a period of more than thirty days may fill out a Prescription Override form by visiting [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) and selecting ‘Pharmacy Program’, then ‘Pharmacy Override Form’. The requested number of months cannot exceed the plan’s termination date.

## 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 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?

No, a referral is not required for you to seek care, but it is recommended to visit the Baird Health and Counseling Center first.

## Do I get an ID Card?

Yes, ID Cards will be mailed to the college for you. ID cards can also be printed online.

## How do I print an ID Card online?

1. Go to [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer).
2. Log in using your Colby-Sawyer assigned email as your user ID and your Colby-Sawyer Student ID as your password.
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 College's name are on the bill.

**Does this plan have a deductible?**

No, the 2012-2013 Colby-Sawyer College Student Accident and Sickness Insurance Plan does not have a deductible.

## **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 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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) 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 do 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 and Company  
1867 West Market St  
Akron, OH 44313  
877-349-9017

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

If the treatment you received was a result of an accident, the claims administrator will send a letter to the address given when you enrolled in the coverage, possibly home or at Colby-Sawyer College 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 online brochure for details.

## **Plan Complements**

**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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) 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. As a continuing student, re-enrollment is required each academic year.

**Are there any additional insurance products available?**

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