



**Frequently Asked Questions
For Elizabethtown College Students
2011-2012 Accident and Sickness Insurance Plan**

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Important Numbers and Plan Information

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
1-877-355-7114
Email: etown@gallagherkoster.com

Questions about a specific claim or claims payment?

Klais and Company
1867 West Market St
Akron, OH 44313
1-800-331-1096
www.klais.com

How can I find a Preferred Provider?

First Health
www.firsthealth.com
1-888-685-7774

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

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

Basix Dental Savings and CampusFit

www.basixstudent.com
1-888-274-9961

Enrollment/Eligibility

Who is eligible?

- All full-time domestic students are required to be covered by a health insurance plan unless proof of comparable coverage is provided via an online waiver.
- All international students are required to be covered by the College sponsored student health insurance plan and cannot waive.

How do I make my insurance decision?

Students are strongly encouraged to either waive out of or enroll in the plan and may do so by completing the following steps:

- 1) Visit www.gallagherkoster.com/etown
- 2) Click on 'Student Waive/Enroll'
- 3) Enter your username and password (**Username:** E-Town Email Address; **Password:** E-Town Student ID)

- 4) Select either the Green “I want to Enroll” or Red “I want to Waive” 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 recommended that all students submit an online insurance selection form, whether enrolling or waiving.

All eligible full-time domestic 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 to be sure that it provides comparable coverage:

- Is your current insurance accepted by Penn State Milton S. Hershey Medical Center
- Will your current plan cover medical care beyond emergency services (i.e. Doctor’s office visits; diagnostic testing, labs & x-rays; and prescription drugs) in the Elizabethtown, PA 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 Elizabethtown, PA area?
- If you are able to receive care, will you have to pay upfront and then seek reimbursement?

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, dental and vision savings programs, and CampusFit for a healthy lifestyle initiative.
- Students who may hit the maximum age on their parents’ plan will remain fully insured in the student insurance. There are no limitations based on age.

Insurance Plan Benefits

What changes have been made for 2011-2012?

- Increased the Plan Maximum from \$25,000 per Condition to \$50,000 per Condition
- Changed the office visit coverage from 90% up to \$3,000 to 100% with a \$15.00 copay per visit.
- The basic plan coinsurance is now paid at 90% to \$3,000
- The major medical plan coinsurance is now paid at 70%, up to the plan maximum
- Added the medical evacuation and repatriation benefit for both international students and domestic students

How much does the plan cost?

Coverage Period	Annual Coverage	Spring Coverage
Coverage Dates	08/15/2011-08/15/2012	01/15/2012-8/15/2012
Waiver/Enrollment Deadlines	08/15/2011	01/31/2012
Rate (domestic & international)	\$660	\$398

What is covered under the 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, 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 \$50,000
- Please refer to the plan brochure available at www.gallagherkoster.com/etown and click on “My Benefits and Plan Information” for complete details about coverage, limitations, and exclusions.

How do I get my prescriptions filled?

- Prescription drugs are covered at 90% up to \$3,000 per accident or sickness. Students will need to pay upfront for a prescription and send in the receipts and a Prescription Drug Reimbursement form. This form can be found at www.klais.com or by calling Gallagher Koster at 1-877-355-7114
- Gallagher Koster is pleased to offer the Gallagher Koster Prescription Savings Card for students who do not have any other prescription drug coverage or have gaps in coverage. This program provides prescription discounts at over 5,100 Rite Aid Pharmacies located in 31 states, including the former Brooks Pharmacies and Eckerd Pharmacies. While the amount of the prescription discount varies by the actual medication and quantity dispensed, the savings often are between 20% and 30%, with the greatest savings being on generic medications. To find the nearest Rite Aid Pharmacy, please go to www.riteaidhealthsolutions.com and access "FIND A PHARMACY" at the top of the page. **Please note that this is NOT an insurance program.**

To take advantage of these immediate savings, a Gallagher Koster Prescription Savings Card can be printed off line at www.gallagherkoster.com/etown, and selecting the tab labeled "Discounts & Wellness".

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

- Yes, there is no exclusion for pre-existing conditions under the Elizabethtown College's student health insurance 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 with the Student Accident and Sickness Insurance plan, but there are many benefits to first seeking care or advice from the Health Center. Students should be aware that on campus the Health Center is available to them, <http://www.etown.edu/HealthServices.aspx>.

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 your on campus mailbox and can be printed per the request of the school or student.

How do I print an ID card online?

- 1.) www.gallagherkoster.com/etown
- 2.) Log-in using your Elizabethtown College e-mail address as your user name and your student ID number as your password.
- 3.) 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 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.

- 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.

Does this plan have a deductible?

Yes, there is a \$50 deductible per policy year that is waived when treatment is first rendered at the health services.

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 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/etown click on "Find a Doctor" to locate participating providers.

This plan also has a direct contract with Penn State Milton S. Hershey Medical Center and is considered in-network.

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 and Company
1867 West Market St
Akron, OH 44313
1-800-331-1096

How Can I check the status of my own claims?

You can go to www.statuslink.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. 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 Student Accident and Sickness Insurance plan?

The Student Accident and Sickness Insurance plan is your primary insurance. This means that your plan with Gallagher Koster will pay first for services before any other insurance coverage would pay for services, even if you have coverage through your family.

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/etown 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?

Yes. You will be covered under the student health insurance plan until the end of the policy period for which premium has been paid.

Can I continue coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates. Please contact Gallagher Koster for other options.

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/etown, and click on “Other Insurance Products”.

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.