



Frequently Asked Questions For Hope International University Students 2012-2013 Student Injury 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/hiu
Phone: 1-877-320-4347
Email: hiustudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

UnitedHealthcare StudentResources
PO Box 809025
Dallas, TX 75380-9025
Phone: 1-866-948-8472
Email: GKClaims@uhcsr.com
Register for Online Claims Look Up at www.uhcsr.com, "MyAccount"

How can I find a Preferred Provider?

UnitedHealthcare Options PPO
Website: www.uhcsr.com
Phone: 1-866-948-8472

How can I find a Participating Pharmacy?

UnitedHealthcare Network Pharmacy
UHCSR Pharmacy Network: 1-877-417-7345
UHCSR Customer Service: 1-866-948-8472
www.uhcsr.com, click on "Student Health Insurance"

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwiththeyemed.com
Phone: 866-839-3633

Basix Dental Savings and CampusFit
Website: www.basixstudent.com
Phone: 888-274-9961

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services:
Global Emergency Medical Assistance
Toll Free from U.S. and Canada: 1-877-488-9833
Dial Direct or Call Collect Worldwide: 1-609-452-8570
medservices@assistamerica.com

Enrollment & Eligibility

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students at Hope International University. To ensure compliance with this policy, students (as defined below), are automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable insurance coverage is documented. Documentation is provided by completing a waiver form identifying the in-force comparable coverage and submitting it by the posted deadline. If a form is not submitted by the deadline, the student will remain enrolled in the Student Health Insurance Plan for the policy year.

- All domestic undergraduate students taking 7 or more units and all students who are living in the residence halls and are actively attending classes on campus are required to purchase the insurance plan, unless proof of comparable coverage is furnished.
- All international students enrolled in 7 or more units possessing and maintaining a current passport and valid visa status (F-1, J-1, or M-1, etc.), engaged in educational activities at the University who are temporarily located outside their home country and have not been granted permanent residency status are required to purchase this insurance plan.

All domestic graduate students are eligible to enroll in this insurance plan on a voluntary basis.

How do I enroll?

Full-time undergraduate students (including resident students and international 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/hiu.
2. Click on 'Student Waive/Enroll'.
3. Create a user account, or log in if you are a returning user.
4. Select the Green 'I want to Enroll' button and complete the online form.

It is recommended 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.

All graduate students and part-time undergraduate students who wish to enroll in the plan:

1. Go to www.gallagherkoster.com/hiu.
2. Click on 'Graduate Student Direct Pay Enroll.'
3. Create a user account, or log in if you are a returning user

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 fall coverage cannot purchase dependent coverage in the middle of the fall 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/hiu, 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 Fullerton, CA area?
- Does your plan have doctors and hospitals in the Fullerton, CA 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 Primary Care Physician 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/hiu.
2. Click on 'Student Waive' link.
3. Create a user account, or log in if you are a returning user.
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.

Please Note:

- International students are enrolled on a mandatory basis and cannot waive coverage.

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 per policy year for the following:
 - The \$500 per day maximum was removed from the Inpatient Alcohol and Substance Abuse Benefit
 - The 45 days per policy year maximum was removed from the Inpatient Alcohol and Substance Abuse Benefit
 - The \$40 per visit maximum was removed from the Outpatient Alcohol and Substance Abuse Benefit
 - The 50 visits per policy year maximum was removed from the Outpatient Alcohol and Substance Abuse Benefit
 - The \$500 per day maximum was removed from the Inpatient Psychotherapy Benefit
 - The 30 days per policy year maximum was removed from the Inpatient Psychotherapy Benefit
 - The \$40 per visit maximum was removed from the Outpatient Psychotherapy Benefit
 - The 30 visits per policy year maximum was removed from the Outpatient Psychotherapy Benefit
 - Expanded preventive care services as specified under PPACA to be covered with no cost-sharing in network
- Pre-existing Conditions are covered immediately for individuals under the age of 19

What is covered under the Student Injury and Sickness 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 per injury or sickness per policy year however there are several additional expense limitations within the plan. As a result students should refer to their brochure schedule for details
- Services provided by a participating network provider are generally covered at 80%, while services provided by a non-network provider are generally covered at 60%.
- Please refer to the plan brochure available at www.gallagherkoster.com/hiu and click on 'Brochure and Plan Documents' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

RATES	Annual	Fall	Spring/Summer
Domestic & International	8/1/12 – 7/31/13	8/1/12 – 1/12/13	1/13/13 – 7/31/13
Student	\$1,671.00	\$835.50	\$835.50
Spouse	\$3,089.00	\$1,544.50	\$1,544.50
Each Child	\$2,143.00	\$1,071.50	\$1,071.50

How do I get my prescriptions filled?

- Prescriptions can be filled at a UnitedHealthcare Network Pharmacy. To find a list of participating pharmacies near you, visit www.uhcsr.com.
- At designated UnitedHealthcare Network pharmacies you will pay 20% co-insurance for a 31-day supply.

- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2.5x the cost of a 31-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherkoster.com/hiu 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/hiu 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 Injury and Sickness 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 with the Student Injury and Sickness Plan.

Do I get an ID Card?

Yes, ID Cards are made available online.

How do I print an ID Card online?

1. Go to www.gallagherkoster.com/hiu.
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 Injury and Sickness 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 Scholastic Emergency Services, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by Scholastic Emergency Services, any services not arranged by Scholastic Emergency Services 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 \$150 per policy year deductible that applies to services received from either an In-Network provider or a Non-Network Provider.

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 UnitedHealthcare Options PPO 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/hiu 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 do 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:

UnitedHealthcare StudentResources
PO Box 809025
Dallas, TX 75380-9025

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 Injury and Sickness Plan is an excess policy. This means if you have other health insurance, then that plan will pay first as your primary insurance. The student insurance will not pay for benefits until the primary insurance has paid first.

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/hiu 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/hiu 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.