



**Frequently Asked Questions
For Loyola University New Orleans Students
2012-2013 Student Accident and Sickness Insurance Plan**

Table of Contents

Important Contact Information 2

- 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 do I learn more about Gallagher Koster Complements? 2
- How do I learn more about Worldwide Assistance Services? 2

Enrollment & Eligibility 2

- Who is eligible for the plan? 2
- How do I enroll?..... 3
- How do I enroll my eligible dependents?..... 3
- What about Health Care Reform? How does that affect my Student Health Insurance Plan? 3

Insurance Plan Benefits 3

- What changes have been made to the plan for the 2012-2013 Policy Period?..... 3
- Why was the effective date of the Student Accident and Sickness Insurance Plan changed? 3
- What is covered under the Student Accident and Sickness Insurance Plan? 4
- 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? 5
- Does this plan cover me when I am off campus, traveling or studying abroad?..... 5
- What is a deductible? Does this plan have a deductible? 5

Finding a Provider 5

- Can I go to any doctor or hospital?..... 5

Claims Processing 5

- 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?..... 6
- How will my claims be paid if I have other health insurance in addition to the student health insurance plan? 6

Plan Enhancements..... 6

- What enhancements are available under this plan? 6
- 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
Website: www.gallagherkoster.com/LOYNO
Phone: 1-877-320-4347
Email: loyolastudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

Klais & Company, Inc.
1847 West Market Street
Akron, OH 44313
Website: www.klais.com
Phone: 1-877-349-9017
Email: Klaisclaims@klais.com

How can I find a Preferred Provider?

PPO Plus (Inside Louisiana)
Website: www.ppoplus.com/Directory
Phone: 1-888-965-1180

First Health Network (Outside Louisiana)
Website: www.firsthealth.com
Phone: 888-685-7774

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?

On Call International
Toll Free from U.S. and Canada: 1-866-509-7715
Call Collect Worldwide: 1-603-328-1728
www.oncallinternational.com

How do I learn more about the 24/7 Nurse Advice Line?

24/7 Nurse Advise Line
Phone: 1-866-509-7715

Enrollment & Eligibility

Who is eligible for the plan?

All Loyola University New Orleans domestic students who are registered for classes are eligible to enroll on a voluntary basis in the Student Accident and Sickness Insurance Plan.

Eligible dependents of insured students can also be enrolled in the Student Accident and Sickness Insurance Plan for an additional cost.

How do I enroll?

1. Go to www.gallagherkoster.com/LOYNO.
2. Click on 'Student Direct Pay Enroll'.
3. Create a user account, or log in if you are a returning user.
4. Once logged in, you will need to select the 'Student Direct Pay Enroll' again to complete form.

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/LOYNO, selecting 'Dependent Enroll', and completing the form by the published deadline.

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 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.

Insurance Plan Benefits

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

- The plan presented for the 2012-2013 year is a short-term limited duration insurance plan and is therefore exempt from the requirements of the Patient Protection Affordable Care Act (PPACA).
- The plan's effective date has changed from August 15, 2012 to June 15, 2012. Coverage will end on June 14, 2013.
- Students currently enrolled in the 2011-2012 Student Accident and Sickness Insurance Plan will remain enrolled until the end of the current policy year or August 14, 2012.
- Returning students who enroll in the 2012-2013 insurance plan will have their coverage begin on August 15, 2012 for annual coverage.
- Students who are newly eligible for this plan prior to August 15, 2012 can be enrolled in the plan after June 15, 2012. This would be primarily students enrolled in summer classes (if they meet the eligibility rules) and students required to be on campus prior to August 15, 2012 for school sponsored activities (sports, clubs, orientation, RA's, etc.).

Why was the effective date of the Student Accident and Sickness Insurance Plan changed?

The US Department of Health and Human Services released their final ruling addressing the impact of the health care reform on student health insurance plans. The changes that Loyola University New Orleans would have needed to make were significant and would have significantly increased the cost of the plan for all students. By changing the effective date of the plan to June 15, 2012, the University was able to maintain a more affordable premium for students and postpone the implementation of these changes to the 2013-2014 plan year.

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, 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 \$75,000, 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/LOYNO and click on 'My Benefits & Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Early Arrival/ New Student	Academic	Early Arrival/ New Student (Fall Only)	Fall Only	Spring/Summer
Coverage Dates	(6/15/12-6/14/13)	(8/15/12-6/14/13)	(6/15/12-1/01/13)	(8/15/12-1/01/13)	(1/02/13-6/14/13)
Student	\$ 1,306	\$1,087	\$723	\$504	\$599
Spouse	\$ 3,536	\$2,938	\$1,945	\$1,347	\$1,607
Each Child	\$2,262	\$1,880	\$1,247	\$865	\$1,031

How do I get my prescriptions filled?

- Prescription drugs are covered up to \$1,000 after a \$15 deductible per prescription has been met. Students will need to initially pay up front for a prescription and send in their receipts with a Prescription Drug Reimbursement form. This form can be found at www.gallagherkoster.com/LOYNO and clicking on the 'Claims Company' link or by calling Gallagher Koster at 1-877-320-4347.
- 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. While the amount of the prescription discount varies by the actual medication and quantity dispensed, the savings are often 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 by visiting www.gallagherkoster.com/LOYNO, and selecting the 'Discounts and Wellness' link.

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

Yes, you will be covered if you were continuously insured through another health insurance plan for the 12 months immediately prior to the effective date of the Student Accident and Sickness Insurance Plan.

- If you were not continuously insured or had a lapse in coverage of longer than 63days, 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 12 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 Loyola University New Orleans Student Accident and Sickness Insurance Plan, but the \$150 per policy year deductible that applies to services received from a Preferred Provider can be waived if treatment is sought first at the Student Health Services and a referral is obtained. Additionally, there are many benefits to first seeking care or advice from the Student Health Services. Students should be aware that on campus Health Services are available to them. Your school's Health Services website is: www.loyno.edu/studenthealth/.

Do I get an ID Card?

Yes, ID Cards are made available online. They are also mailed to the address that you submit on the enrollment form.

How do I print an ID Card online?

1. Go to www.gallagherkoster.com/LOYNO.
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 Loyola University 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.

Yes, this plan has a \$150 per policy year deductible that applies to services received from a Preferred Provider, and a \$150 per policy year deductible for services received from a Non-Provider. If treatment is sought first at the Student Health Services and a referral is obtained to seek services at a Preferred Provider, the deductible is waived. The deductible is not waived for non network providers.

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 PPO Plus 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/LOYNO 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:

For services received during the **2012-2013** policy:

Klais & Company, Inc.
1847 West Market Street
Akron, OH 44313

Website: www.klais.com
Phone: 1-877-349-9017
Email: Klaisclaims@klais.com

For services received during the **2011-2012** policy:
UnitedHealthcare StudentResources
PO Box 809025
Dallas, TX 75380-9025
Website: www.uhcsr.com
Phone: 1-866-948-8472
Email: GKClaims@uhcsr.com

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 Loyola University New Orleans Student Accident and Sickness Insurance Policy 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/LOYNO 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 based on the coverage dates you enroll into for 2012-2013.

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/LOYNO 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.