



Frequently Asked Questions For Elizabethtown College Students 2012-2013 Student Accident and Sickness 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/Etown
Phone: 877-355-7114
Email: etown@gallagherkoster.com

I have questions about a specific claim or claims payment.

Klais and Company
1867 West Market St
Akron, OH 44313
Phone: 877-349-9017
Website: www.klais.com
E-mail: klaisclaims@klais.com

How can I find a Preferred Provider?

First Health
Phone: 800-226-5116
Website: www.firsthealth.com

How can I find a Participating Pharmacy?

Medco Pharmacy Network
Website: www.medco.com
Phone: 800-711-0917

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?

Travel Assistance Services
On Call International
Outside the U.S., toll free: 1-800-850-4556
Within the U.S., collect: 1-603-898-9172

How do I contact the 24/7 Nurse Advice Line?

Nurse Advice Line (24/7 medical advice available to all insured students)
Toll Free: 1-800-850-4556
Collect: 1-603-898-9172

Enrollment & Eligibility

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students Elizabethtown College. 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 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 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/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 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.

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

Is there anything I need to know before waiving coverage?

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

- 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, x-rays, prescription drugs, etc.) in the Elizabethtown, PA area?
- Does your plan have doctors and hospitals in the Elizabethtown, PA 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/Etown.
2. Click on 'Student Waive/Enroll' link.
3. Enter your username and password (**Username:** E-Town Email Address; **Password:** E-Town Student ID)
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.
- It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.

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 the maximum benefit has been increased to \$100,000 per policy year and that the following internal benefit limitations have been removed:
 - 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.
- A new prescription card program is being offered through the Medco Pharmacy network. Please see the 'How do I get my prescriptions filled?' section below for details.

In addition to the changes mentioned above, please refer to the plan brochure, available at www.gallagherkoster.com/Etown by clicking on 'My Benefits and Plan Information' for complete details about changes to coverage, limitations, and exclusions.

What is covered under the Student Accident 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 per policy year is \$100,000; 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/Etown and click on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

Coverage Period	Annual Coverage	Spring Coverage
Coverage Dates	08/15/2012-08/15/2013	01/15/2013-8/15/2013
Rate (Domestic & International)	\$1,467	\$880
Waiver/Enrollment Deadlines	08/15/2012	01/15/2013

How do I get my prescriptions filled?

- Prescriptions must be filled at a Medco participating pharmacy. To find a list of participating pharmacies near you, visit www.medco.com
- At designated Medco pharmacies you will pay a \$20 copayment for a 30-day supply of a generic, a \$40 copayment for a 30-day supply of a preferred brand name, and a \$60 copayment for a 30-day supply of a non-preferred brand name drug up to \$100,000 per policy year.
- 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/Etown 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/Etown 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 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 30 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 Accident and Sickness Plan, but there are many benefits to first seeking care or advice from the Health Center. Students should be aware that Health Services are available to them. Your school's Health Services website is: <http://www.ETown.edu/HealthServices.aspx>.

Do I get an ID Card?

Yes, ID Cards are made available online. They are also mailed to the address that the College has on file for you.

How do I print an ID Card online?

1. Go to 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. Click on the 'Account Home' link, and 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 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.

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 \$100 per policy deductible that applies to services received from a Network Provider. There is a \$200 per policy deductible that applies to services received from a Non-Network Provider. The deductible will be waived when treatment or care is received from Student Health Services.

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.

Elizabethtown College has an agreement with Penn State Hershey Medical Group to provide healthcare services at their facility located two blocks from the campus off Chestnut Street. Appointments can be made at (717) 361-0666.

Go to www.gallagherkoster.com/Etown 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:

Klais and Company
1867 West Market St
Akron, OH 44313
Phone: 877-349-9017
E-mail: klaisclaims@klais.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 Student Accident and Sickness Plan is the Primary plan. This means 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?

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/Etown 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/Etown 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.