



**Frequently Asked Questions  
For University of Wisconsin – La Crosse Students  
2012-2013 Student Accident and Sickness Insurance Plan**

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## Important Contact Information

### **I have questions about my eligibility, how to enroll, or how to get an ID card.**

Gallagher Koster  
500 Victory Road  
Quincy, MA 02171  
Website: [www.gallagherkoster.com/uwisystem/uwlax](http://www.gallagherkoster.com/uwisystem/uwlax)  
Phone: 1-877-300-3547  
Email: [uwlaxstudent@gallagherkoster.com](mailto:uwlaxstudent@gallagherkoster.com)

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

For claims **on or after** August 5, 2012:

Klais & Company, Inc.  
1867 West Market Street  
Akron, OH 44313  
Website: [www.klais.com](http://www.klais.com)  
Phone: 1-877-349-9017

For claims **prior to** August 5, 2012

Student Assurance Services Inc.  
P.O. Box 196  
Stillwater, MN 55082

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

#### Regional Provider

HealthEOS Plus+  
Website: [www.healtheos.com/search](http://www.healtheos.com/search)  
Phone: 1-800-279-9776

#### National Provider

Multiplan  
Website: [www.multipan.com](http://www.multipan.com)  
Phone: 1-888-342-7427

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

Medco  
Website: [www.medco.com](http://www.medco.com)  
Phone: 1-800-711-0917

### **How do I learn more about Worldwide Assistance Services?**

On-Call International (Worldwide Travel Assistance)  
In the US, toll free: 1-800-407-7307  
World-wide, collect: 1-603-898-9159  
[www.oncallinternational.com](http://www.oncallinternational.com)

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

Nurse Advice Line (24/7 medical advice available to all insured students)  
Toll Free: 1-800-407-7307  
Collect: 1-603-898-9159

# Enrollment & Eligibility

## Who is eligible for the plan?

All registered domestic undergraduate and special students, taking 5 or more credit hours (3 credit hours for summer term), and all graduate students are eligible to enroll in the insurance plan. Students age 65 or over, or online and distance learning students taking home study, correspondence, or television courses are not eligible to enroll in the insurance plan.

### Medical Leave of Absence:

Students who have been continuously insured through the student health insurance plan for a minimum of two semesters and who have been granted an approved Medical Leave of Absence may be eligible to continue their coverage for a maximum of two semesters. Students who believe they are eligible should contact Gallagher Koster for more information.

## How do I enroll?

1. Go to [www.gallagherkoster.com/UWISystem](http://www.gallagherkoster.com/UWISystem).
2. Click on the 'University of Wisconsin La Crosse' link.
3. Click on 'Domestic Voluntary Enroll'.
4. Create a user account, or log in if you are a returning user.
5. Once logged in, you will need to select the 'Domestic Voluntary Enroll' link 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/UWISystem](http://www.gallagherkoster.com/UWISystem), clicking on the 'University of Wisconsin La Crosse' link, 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.

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 Year?

- Companion Life Insurance Company will be the new insurance carrier and Klais & Company, Inc. will be the claims company.
- The student health insurance plan is compliant with the first phase of health care reform as determined by the regulations released from the US Department of Health and Human Services.
- Highlights of Plan enhancements (compared to the 2011-2012 Plan) include:
  - A previous \$3,000 benefit limitation has been removed for outpatient services (e.g. physician's office visits, hospital outpatient department, x-ray and laboratory expenses) and the benefit will be paid up to \$100,000 per condition per policy year.

- A previous \$750 outpatient Prescription Drug Maximum has been removed and the benefit will be paid up to \$100,000 per policy year.
- A previous inpatient and outpatient mental health combined maximum benefit of \$7,000 has been removed.
- A previous outpatient mental health maximum benefit of 90% up to \$2,000 has been removed and outpatient mental health visits will be covered at 100% after a \$25 copayment up to \$100,000 per condition per policy year.
- A new comprehensive Preventive Health/Wellness Benefit has been added, with services paid at 100% to In-Network providers 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, and immunizations as required by the Federal Affordable Health Care Reform Law.
- Travel Immunizations are covered after a \$40 copayment.

#### **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 \$100,000 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% of the Preferred Amount, while services provided by a non-network provider are generally covered at 60% of the Reasonable and Customary amount. Services provided by either a participating network provider and a non-network provider are subject to deductibles. Refer to brochure for full details.
- Please refer to the plan brochure available at [www.gallagherkoster.com/UWISystem](http://www.gallagherkoster.com/UWISystem), click on the 'University of Wisconsin La Crosse' link, and click on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

#### **How much does the plan cost?**

	<b>Annual</b> (8/5/2012-8/4/2013)	<b>Fall</b> (8/5/2012-1/10/2013)	<b>Spring</b> (1/11/2013-5/18/2013)	<b>Summer</b> (5/19/2013-8/4/2013)
<b>Enroll/Waive Deadline</b>	9/30/2012	9/30/2012	2/11/2013	6/19/2013
<b>Student Only Premium</b>	\$1,659	\$747	\$581	\$365

*\*Please note – Students may not charge the health insurance to their student account.*

#### **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 a \$15 copayment for a 30-day supply of a generic drug, a \$30 copayment for a 30-day supply of a name brand drug, and a \$50 copayment for a 30-day supply of a non-formulary drug up to the policy maximum benefit.
- 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/UWISystem](http://www.gallagherkoster.com/UWISystem) 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/UWISystem](http://www.gallagherkoster.com/UWISystem), clicking on the 'University of Wisconsin La Crosse' link, 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 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 with the Student Accident and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from the Student Health Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: <http://www.uww.edu/uahcs/>.

## **Do I get an ID Card?**

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

## **How do I print an ID Card online?**

1. Go to [www.gallagherkoster.com/UWISystem](http://www.gallagherkoster.com/UWISystem).
2. Click on the 'University of Wisconsin La Crosse' link.
3. First time users will need to create a User Account. Returning users can log in using their existing account information.
4. On the Left toolbar, under 'My Account', click on 'Authorize Account'.
5. Enter your Student ID number and your date of birth and click on 'Authorize Account'.
6. 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 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.

This plan has a \$300 per person, per policy year deductible that applies to services received from a Network Provider. There is a \$500 per person, per year deductible that applies to services received from a Non-Network Provider.

## **What is the Out-of-Pocket maximum?**

The Out of Pocket maximum is \$5,000 for In-Network services per insured, per policy year, and \$10,000 for Out-of-Network services per insured, per policy year.

## **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 HealthEOS Plus+ Network (or the Multiplan Provider Network outside of Wisconsin) 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/UWISystem](http://www.gallagherkoster.com/UWISystem) 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 **on or after** August 5, 2012:

Klais & Company, Inc.  
1867 West Market Street  
Akron, OH 44313

For services received **prior to** August 5, 2012:

Student Assurance Services Inc.  
P.O. Box 196  
Stillwater, MN 55082

## 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 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 brochure for details.

# Plan Enhancements

## 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/UWISystem](http://www.gallagherkoster.com/UWISystem) 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.*