



# Frequently Asked Questions For Skidmore College Students 2012-2013 Student Injury and Sickness Insurance Plan

## Table of Contents

<b>Important Contact Information .....</b>	<b>2</b>
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 can I find a Participating Pharmacy? .....	2
How do I learn more about Gallagher Koster Complements? .....	2
How do I learn more about Worldwide Assistance Services? .....	2
<b>Enrollment &amp; Eligibility .....</b>	<b>3</b>
Who is eligible for the plan? .....	3
How do I enroll? .....	3
How do I enroll my eligible dependents? .....	3
Is there anything I need to know before waiving coverage? .....	3
What about Health Care Reform? How does that affect my Student Health Insurance Plan? .....	3
How do I waive coverage under the student health insurance plan? .....	4
<b>Insurance Plan Benefits .....</b>	<b>4</b>
What changes have been made to the plan for the 2012-2013 Policy Year? .....	4
What is covered under the Skidmore College Student Injury and Sickness Insurance Plan? .....	4
How much does the plan cost? .....	4
Is there any additional coverage I can purchase in addition to the student health insurance plan? .....	4
How do I get my prescriptions filled? .....	5
Am I covered if I have a pre-existing condition? .....	5
Am I required to get a referral from my school's Health Services before I seek treatment? .....	5
In addition to providing a Health Services Center does Skidmore College also have a counseling center? .....	5
Do I get an ID Card? .....	6
How do I print an ID Card online? .....	6
Does this plan cover me when I am off campus, traveling or studying abroad? .....	6
What is a deductible? .....	6
<b>Finding a Provider .....</b>	<b>6</b>
Can I go to any doctor or hospital? .....	6
<b>Claims Processing .....</b>	<b>6</b>
What should I do if I receive a bill, or need to be reimbursed, for services I received? .....	6
Is any other information needed in order to pay a claim? .....	7
How will my claims be paid if I have other health insurance in addition to the student health insurance plan? .....	7
<b>Plan Enhancements .....</b>	<b>7</b>
What enhancements are available under this plan? .....	7
Will I be covered under the plan after I graduate? .....	7
Can I continue coverage after the policy terminates? .....	7
Are there any additional insurance products available? .....	7

## 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/Skidmore](http://www.gallagherkoster.com/Skidmore)  
Phone: 1-877-291-7424  
Email: [Skidmorestudent@gallagherkoster.com](mailto:Skidmorestudent@gallagherkoster.com)

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

For services provided **on or after** September 1, 2012:

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

For services provided **prior to** September 1, 2012:

United Healthcare Student Resources  
P.O. Box 809025  
Plano, Texas 75380  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
Phone: 1-866-948-8472  
Email: [GKClaims@uhcsr.com](mailto:GKClaims@uhcsr.com)

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

MultiPlan  
Website: [www.multiplan.com](http://www.multiplan.com)  
Phone: 1-212-780-2000

\* For full information about local mental health and counseling providers, resources and referrals, please contact the Skidmore College Counseling Center at 518 580 5555, located in the Jonnson Tower on campus.

**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 Gallagher Koster Complements?**

EyeMed Discount Vision Plan  
Website: [www.enrollwiththeyemed.com](http://www.enrollwiththeyemed.com)  
Phone: 866-839-3633

Basix Dental Savings and CampusFit  
Website: [www.basixstudent.com](http://www.basixstudent.com)  
Phone: 888-274-9961

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

**Travel Assistance Services and 24-Hour Nurse Advice Line  
On Call International**

Toll Free from U.S. and Canada: 1-800-850-4556  
Dial Direct or Call Collect Worldwide: 1-603-898-9159  
[www.oncallinternational.com](http://www.oncallinternational.com)

# Enrollment & Eligibility

## Who is eligible for the plan?

All full-time and qualifying part-time (6 or more credit hours) matriculated students are required to purchase this insurance Plan, unless proof of comparable coverage is furnished. Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence, Internet, and television (TV) courses do not fulfill the Eligibility requirements that the student actively attend classes.

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

## 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/Skidmore](http://www.gallagherkoster.com/Skidmore).
2. Click on 'Student Waive/Enroll'.
3. Create a user account, or log in if you are a returning user.
4. Select either the Blue 'I want to Waive/Enroll' 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 students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan.

## 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/Skidmore](http://www.gallagherkoster.com/Skidmore), 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 Saratoga Springs, NY area?
- Does your plan have doctors and hospitals in the Saratoga Springs, NY 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 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/Skidmore](http://www.gallagherkoster.com/Skidmore).
2. Click on 'Student Waive/Enroll' 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. After completing your online form you will be asked to review your information and click 'Continue'. 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 following internal benefit limitations have been removed and these benefits will be paid up to \$100,000 per policy year:
  1. Updated aggregate plan maximum from \$30,000 per injury or sickness to \$100,000 per Policy Year
  2. Decreased the Prescription Drug Benefit co-pays from \$20/\$30 to \$10/\$25, and updated the benefit maximum to plan's policy maximum
  3. Removed the Wellness Benefit maximum of \$400
  4. 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.

Additional changes that have been made for the 2012-2013 policy year include:

1. Increased the Emergency Room copayment from \$50 to \$100
2. Removed the \$50 copayment for the Surgeon's Expense benefit
3. Reduced the copayment for Physician's Visits from \$20 to \$15.
4. Removed \$20 copay for Laboratory, X-Rays, and Diagnostic Testing

### What is covered under the Skidmore College Student Injury 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, 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 100%, while services provided by a non-network provider are generally covered at 80%.
- Please refer to the plan brochure available at [www.gallagherkoster.com/Skidmore](http://www.gallagherkoster.com/Skidmore) and click on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

### How much does the plan cost?

	<b>Annual 9/1/2012-8/31/2013</b>	<b>Spring 1/1/2013-8/31/2013</b>
<b>Student Only</b>	\$1,108	\$669
<b>Spouse/Domestic Partner Only</b>	\$2,938	\$1,767
<b>Child(ren)</b>	\$2,938	\$1,767

### Is there any additional coverage I can purchase in addition to the student health insurance plan?

Yes, students enrolled in the Student Injury and Sickness Insurance Plan have the option of purchasing additional coverage through the Optional Supplemental benefit. The Optional Supplemental benefit begins payment of additional eligible covered expenses after the \$100,000 maximum benefit has been paid under the Basic Plan. The Optional Supplemental benefit will then pay 80% of charges

up to a maximum benefit of \$150,000. The total maximum benefit available is \$250,000, which includes the \$100,000 available under the Basic Plan and the \$150,000 available under the Optional Supplemental benefit.

Interested students must purchase this optional benefit at the time of their initial enrollment or by the deadline. Enrollment forms can be found at [www.gallagherkoster.com/Skidmore](http://www.gallagherkoster.com/Skidmore).

### 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 \$10 co-payment for a 30-day supply of a generic drug, and a \$25 co-payment for a 30-day supply of a brand name drug up to the maximum benefit of \$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/Skidmore](http://www.gallagherkoster.com/Skidmore) 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/Skidmore](http://www.gallagherkoster.com/Skidmore) 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 Skidmore College Student Injury 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?

Yes, for the deductible to be waived, a referral is required from the student health center before being able to seek care or treatment from an off-campus provider. The student health center is located on the first floor of the Jonsson Tower. Please refer to the plan brochure for details about the referral requirement and any exceptions to this requirement.

### In addition to providing a Health Services Center does Skidmore College also have a counseling center?

Skidmore College has a Counseling Center that is also located conveniently on the first floor of Jonsson Tower and is open 9am-12pm and 1pm-5pm, Monday through Friday. Confidential and professional mental health services are available to full-time students who may be struggling with a variety of social, emotional, and psychiatric concerns. The staff there can also refer students to specialists in the Saratoga Springs area that are familiar with the College's student health plan

### Counseling Center Services:

Counseling	The Counseling Center provides consultation, assessment, and short-term individual and group therapy without charge.
Individual Counseling	Free, confidential counseling is available to all full-time Skidmore students. Short-term psychotherapy is provided for a wide range of difficulties, with staff providing evaluation and referral assistance for longer-term concerns. A part-time consulting psychiatrist is available to help coordinate care for students who are engaged in both psychotherapy and medication treatment at the Center.
Group Counseling	The Counseling Center offers a number of therapy and support groups each semester. Group counseling is often particularly helpful in addressing interpersonal concerns, eating/body image issues, and chronic stressors. All groups are led by trained professional staff.
After-Hours Emergencies	During the academic semesters, the Counseling Center staff is available to assess and intervene in psychological crises on a 24-hour basis.
Consultation	The Counseling Center serves as a resource to the Skidmore community around concerns for the emotional well-being of others. The staff provides confidential consultations to help assess worrisome situations and plan appropriate responses/interventions.

Education and Training	The Counseling Center is regularly involved in Residential Life staff training, peer advisor education, parent orientation, and with a host of other outreach activities.
Referrals	Referrals are provided to the broader Skidmore community (faculty, staff, & parents) to assist in connecting with appropriate self-help groups, community agencies, and private practitioners.

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

Yes, ID Cards are made available online. They are also mailed to the Financial Services office.

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

1. Go to [www.gallagherkoster.com/Skidmore](http://www.gallagherkoster.com/Skidmore).
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 Skidmore College Student Injury 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?**

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.

### **Does this plan have a deductible?**

Yes, the 2012-2013 Student Injury and Sickness Insurance Plan has a \$100 per policy year In-Network deductible and a \$200 per policy year Out-of-Network deductible that will be waived when referred by Health Services or the Counseling Center.

## **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 Multiplan 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/Skidmore](http://www.gallagherkoster.com/Skidmore) 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 provided **on or after** September 1, 2012:

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

For services provided **prior to** September 1, 2012:

United Healthcare Student Resources  
P.O. Box 809025  
Plano, Texas 75380  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
Phone: 1-866-948-8472  
Email: [GKClaims@uhcsr.com](mailto: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 Skidmore College Student Injury 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**

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

Yes, there is a Continuation Plan through the Skidmore College Student Injury and Sickness Insurance Plan. Please contact Gallagher Koster to discuss your options.

### **Are there any additional insurance products available?**

Please visit [www.gallagherkoster.com/Skidmore](http://www.gallagherkoster.com/Skidmore) 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.*