

# CONCORDIA COLLEGE

## Frequently Asked Questions For Concordia College Students 2012-2013 Student Accident 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/concordiamn](http://www.gallagherkoster.com/concordiamn)  
Phone: 877-320-4347  
Email: [concordiastudent@gallagherkoster.com](mailto:concordiastudent@gallagherkoster.com)

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

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

**How do I learn more about Gallagher Koster Complements?**

EyeMed Discount Vision Plan  
Website: [www.enrollwitheyemed.com](http://www.enrollwitheyemed.com)  
Phone: 1-866-839-3633

Basix Dental Savings and CampusFit  
Website: [www.basixstudent.com](http://www.basixstudent.com)  
Phone: 1-888-274-9961

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

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

## Enrollment & Eligibility

**Who is eligible for the plan?**

Concordia College encourages all **domestic students** to enroll in the plan if they do not already have health insurance or do not have comparable insurance. Students who purchase the plan will have the charges added to their account statement.

Enrollment in a health insurance plan is required for all **international students** at Concordia 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 period.

**How do I enroll?**

**Domestic 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/concordiamn](http://www.gallagherkoster.com/concordiamn).
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. Upon completing your online enrollment form you will be asked to review your information provided and click 'submit' to complete the process. 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.

## **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 Moorhead, MN area?
- Does your plan have doctors and hospitals in the Moorhead, MN 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?**

**International Students**, if you determine your coverage to be comparable and would like to waive the student health insurance plan:

1. Go to [www.gallagherkoster.com/concordiamn](http://www.gallagherkoster.com/concordiamn).
  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. 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.
- All eligible international students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance 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 24, 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 period or August 23, 2012.
- Returning students who enroll in the 2012-2013 insurance plan will have their coverage begin on August 24, 2012 and coverage will end on June 14, 2013.
- Students who are newly eligible for this plan prior to August 24, 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 24, 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 Concordia College MN 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 college 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 \$3,000. After the Basic benefit maximum of \$3,000 per Accident or Sickness the insured will pay a \$400 deductible and then have benefits paid at 75% of the Usual and Customary Charges up to \$50,000. Charges in Excess of \$50,000 will be paid at 100% of the Usual and Customary Charges, up to the maximum \$100,000 per Condition. There are several additional expense limitations within the plan. As a result students should refer to their brochure schedule for details.
- Please refer to the plan brochure available at [www.gallagherkoster.com/concordiamn](http://www.gallagherkoster.com/concordiamn) by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

#### How much does the plan cost?

Coverage class	Coverage Period	Cost
Early Arrivals/ New Student Only	6/15/2012 – 6/14/2013	\$644.00
Returning Students	8/24/2012 – 6/14/2013	\$528.00
Spring/Summer	1/01/2013 – 6/14/2013	\$248.00

#### How do I get my prescriptions filled?

- Prescription drugs are covered up to a \$750 maximum. Students will need to 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/concordiamn](http://www.gallagherkoster.com/concordiamn) and clicking on 'Claims Company' or by calling Gallagher Koster at 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](http://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/concordiamn](http://www.gallagherkoster.com/concordiamn), and selecting the 'Discounts and Wellness' link.

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

Yes, but only 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 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 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 Student Accident and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from the Kjos Health Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: <http://www.cord.edu/Studentlife/Studentservices/Healthandwellness/kjoshealthcenter1.php>.

#### Do I get an ID Card?

Yes, ID Cards are made available online 48-72 hours upon enrollment onto the Student Accident and Sickness Insurance Plan. Domestic students will retrieve their ID cards electronically through [www.gallagherkoster.com/concordiamn](http://www.gallagherkoster.com/concordiamn) and all International students will have their ID cards mailed to the school for distribution and can also be retrieved online.

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

1. Go to [www.gallagherkoster.com/concordiamn](http://www.gallagherkoster.com/concordiamn).
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 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.

This plan has a \$400 per person per policy period deductible under the Part B Major Medical Benefit. After the Basic benefit maximum of \$3,000 per Accident or Sickness the insured will pay a \$400 deductible and then have benefits paid at 75% of the Usual and Customary Charges up to \$50,000. Charges in Excess of \$50,000 will be paid at 100% of the Usual and Customary Charges, up to the maximum \$100,000 per Condition.

## **Finding a Provider**

### **Can I go to any doctor or hospital?**

Yes, this plan does not require that you go to a specific network of providers or hospitals.

## **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, Inc.**  
**1867 West Market St.**  
**Akron, OH 44313**  
Telephone: 877-349-9017  
Email: [klaisclaims@klais.com](mailto: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 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/concordiamn](http://www.gallagherkoster.com/concordiamn) 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 period.

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