



**Frequently Asked Questions
For Dowling College Students**

2012-2013 International 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/Dowling
Phone: 1-877-308-0472
Email: DowlingStudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313-6977
Website: www.klais.com
Phone: 1-877-349-9017
Email: KlaisClaims@klais.com

How can I find a Preferred Provider?

Private Healthcare System (PHCS)
Website: www.PHCS.com
Phone: 1-800-922-4362

How can I find a Participating Pharmacy?

Medco
Website: 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
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 and 24-Hour Nurse Advice Line
ACE Travel Assistance Services

Website: www.acetravelassistance.com
Group ID: aceah
Activation Code: security

Toll Free from U.S. and Canada: 1-800-243-6124
Dial Direct or Call Collect Worldwide: 1-202-659-7803

Enrollment & Eligibility

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students at Dowling 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.

- Students can only waive the Dowling College International Student Accident and Sickness Insurance Plan if they are covered by a comparable insurance plan that is based in the United States. Please contact the International Student Office to confirm that you have comparable coverage.
- Eligible dependents of insured students can also be enrolled in the Dowling College International Student Accident and Sickness Insurance Plan for an additional cost.

How do I enroll?

All International students are automatically enrolled in the Dowling College International Student Accident and Sickness Insurance Plan. Students may only waive after confirming with the International Student Office that they have comparable coverage.

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/Dowling, 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:

- Is your current plan through a carrier that is based in the United States?
- 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 Suffolk County, NY area?
- Does your plan have doctors and hospitals in the Suffolk County, 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?

International Student Accident and Sickness Plans are mandatory. However, if a student feels his or her coverage is comparable to U.S. Based insurance, the student can submit a petition to waive to the International Student & Scholar Services, which will be submitted to Gallagher Koster for consideration of a waiver

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 healthcare reform.
- As a result, the following internal limitations have been removed and will be paid up to the plan maximum:
 - Removed \$1,000 Prescription Drug Maximum
 - Removed \$1,000 Miscellaneous Hospital Maximum
 - Removed \$400 Durable Medical Equipment Maximum
 - Removed \$2,500 per policy year Enteral Formulas Maximum
 - Removed \$2,000 High Cost Procedures 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.

What is covered under the Dowling College International 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 is \$100,000 per Insured Person, 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%, while services provided by a non-network provider are generally covered at 60%.
- Please refer to the plan brochure available at www.gallagherkoster.com/Dowling and click on 'Brochure and Plan Documents' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Annual (8/1/12- 7/31/13)	Fall (8/1/12- 12/31/12)	Winter/Spring (1/1/13- 7/31/13)	New Spring Student (1/29/13- 7/31/13)	Summer I (5/27/13- 7/31/13)	Summer II (6/25/13- 7/31/13)
Student	\$976	\$415	\$572	\$498	\$175	\$90
Spouse	\$1,891	\$801	\$1,100	\$960	\$350	\$166
Child(ren)	\$3,116	\$1,315	\$1,810	\$1,579	\$573	\$268

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
- At designated Medco pharmacies; you will pay a \$10 co-payment for a 30-day supply of a generic drug, and a \$20 co-payment for a 30-day supply of a brand name 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/Dowling 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/Dowling 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 12 months immediately prior to the effective date of the Dowling College International 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 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 Dowling College International Student Accident and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Health Services. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: www.dowling.edu/StudentServices/healthservices/

Do I get an ID Card?

Yes, ID Cards are made available online. They are also mailed to the International Student & Scholar Services Dean of International Students.

How do I print an ID Card online?

1. Go to www.gallagherkoster.com/Dowling.
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 Dowling College International 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 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 \$200 annual deductible that applies to services received from a Non-Network Provider. There is no deductible for services received from a Network Provider.

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 PHCS 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/Dowling 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 & Company, Inc.
1867 West Market Street
Akron, OH 44313-6977
Website: www.klais.com
Phone: 1-877-349-9017
Email: 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 Dowling College International 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/Dowling 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/Dowling 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.