



Frequently Asked Questions For University of San Diego Law School 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/USDLaw
Phone: 1-877-241-4649
Email: USDStudent@gallagherkoster.edu

I have questions about a specific claim or claims payment.

Aetna Student Health
PO Box 981106
El Paso, TX, 79998
Phone: 1-866-746-6586
Register for Online Claims lookup at: www.aetnastudenthealth.com

How can I find a Preferred Provider?

Aetna Provider Network
Website: www.aetna.com/docfind/custom/studenthealth
Phone: 1-866-746-6586

How can I find a Participating Pharmacy?

Aetna Pharmacy Management
Website: www.aetna.com/docfind/custom/studenthealth
Phone: 1-800-238-6279

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwiththeyemed.com
Phone: 1-866-839-3633

Basix Dental Savings and CampusFit
Website: www.basixstudent.com
Phone: 1-888-274-9961

How do I learn more about Worldwide Assistance Services?

Travel Assistance Services
On Call International
Website: www.oncallinternational.com
Phone: Within U.S. 1-866-525-1956
Outside U.S. 1-603-328-1956

Enrollment & Eligibility

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students at the University of San Diego. To ensure compliance with this policy, first, second, and third year law school 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 first, second, and third year full time law school students enrolled in 8 credit hours or more are automatically enrolled in the Student Health Insurance Plan.
- Fourth year full time law school students enrolled in 8 credit hours or more may enroll in the Student Health Insurance Plan on a voluntary basis.

How do I enroll?

1. Go to www.gallagherkoster.com/USDLaw.
2. Click on 'Student Waive/Enroll'.
3. Log in using your University of San Diego e-mail address as your user name and your Student ID number as your password.
4. Select the Green 'I want to 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.

Please Note:

- It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.
- All eligible first, second, and third year law school 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/USDLaw, 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 San Diego, CA area?
- Does your plan have doctors and hospitals in the San Diego, CA 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/USDLaw.
2. Click on 'Student Waive/Enroll' link.
3. Log in using your University of San Diego e-mail address as your user name and your Student ID number as your password.
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.

Please Note:

- It is recommended that all students submit an online insurance selection form, whether enrolling or waiving.
- All eligible first, second, and third year law school 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 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.
- The prescription drug benefit maximum of \$1,000 has been removed.
- The emergency room benefit maximum of \$1,000 has been removed.
- The outpatient lab/x-ray benefit maximum of \$950 has been removed.
- The inpatient and outpatient substance abuse benefit maximum of \$500 has been removed.
- The surgery fees benefit maximum of \$5,000 has been removed.
- The outpatient mental health per day maximum benefit of \$100 has been removed.

What is covered under the USD 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 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 80%, while services provided by a non-network provider are generally covered at 65%.
- Please refer to the plan brochure available at www.gallagherkoster.com/USDLaw by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

Domestic Students	Annual 8/15/2012- 8/14/2013	Fall 8/15/2012-1/1/2013	Spring 1/2/2013-8/14/2013	Summer 6/1/2013-8/14/2013
Student Only	\$1,820	\$700	\$1,120	\$372
Spouse/ Domestic Partner	\$4,121	\$1,585	\$2,536	\$840
Per Child	\$3,596	\$1,383	\$2,213	\$733

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

Yes, students enrolled in the USD Student Accident and Sickness 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 the Negotiated Charge 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, which is 30 days after the policy effective date.

Student **Athletes** who are members of, and are participating in intercollegiate football, baseball, softball, basketball, volleyball, soccer, cheerleading, rugby, golf, tennis, rifle, hockey, swimming, track and field, equestrian, wrestling, boxing, lacrosse, gymnastics, skating, cross country, rowing, fencing, squash, skiing, crew, rodeo, and bowling and are enrolled in the USD Student Accident and Sickness Plan have the option of purchasing additional Intercollegiate Sports (IC) coverage. Under the Optional IC Sports Plan, benefits will be paid for intercollegiate sports injuries up to \$100,000 for each injury. Interested students must purchase this optional benefit at the time of their initial enrollment in the USD Student Accident and Sickness Plan.

To enroll, visit www.gallagherkoster.com/USDLaw and click on the 'Supplemental and IC Sports Enroll' tab.

How do I get my prescriptions filled?

- Prescriptions can be filled at a pharmacy participating in the Aetna Pharmacy Management network. To find a list of participating pharmacies near you, visit www.aetna.com/docfind/custom/studenthealth.
- At designated Aetna pharmacies you will pay a \$15 copayment for a 30-day supply of a Tier-1 drug, a \$30 copayment for a 30-day supply of a Tier-2 drug, and a \$50 copayment for a 30-day supply of a Tier-3 drug up to the \$100,000 maximum benefit.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2.5x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherkoster.com/USDLaw 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/USDLaw 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 USD 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 63 days, you will have limited coverage for a pre-existing condition, up to \$1,000. 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 3 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 USD Student Accident and Sickness Plan, but there are many benefits to first seeking care or advice from the Student Health Center. Your deductible will be waived when treatment is received from the Student Health Center or if you receive a referral from the Student Health Center to see an off-campus Network provider. Your school's Student Health Center website is: <http://www.sandiego.edu/healthcenter/>.

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/USDLaw.
2. Log in using your University of San Diego e-mail address as your user name and your Student ID number as your password.
3. 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 USD 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 \$75 per Accident and Sickness deductible that applies to services received from a Network Provider. There is a \$200 deductible for services received from a Non-Network Provider. Your deductible will be waived when treatment is received from the Student Health Center or if you receive a referral from the Student Health Center to see an off-campus 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 Aetna Student Health 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/USDLaw 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:

Aetna Student Health
PO Box 981106
El Paso, TX, 79998

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 USD Student Accident and Sickness Plan is an excess policy. This means if you have other health insurance, then that plan will pay first as your primary insurance. The student insurance will not pay for benefits until the primary insurance has paid first.

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/USDLaw and clicking on the 'Discounts and Wellness' link.

Will I be covered under the plan after I graduate?

Students who graduate in May will be covered through the end of the policy year.

If you are expected to graduate in December, your coverage will automatically end on January 1, 2013. If you expect graduate in December and do not, or you do graduate and wish to continue your coverage until August 14, 2013, please contact the Graduate Programs Office by January 28, 2013 to extend your coverage under the plan.

Can I continue coverage after the policy terminates?

Yes, there is a Continuation Plan through the USD Student Accident and Sickness Plan. Please contact Gallagher Koster to discuss your options.

Are there any additional insurance products available?

Please visit www.gallagherkoster.com/USDLaw 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.