



Arthur J. Gallagher Risk Management Services, Inc.

2013-2014 Study Abroad Accident & Sickness Insurance Program

Frequently Asked Questions

Who do I contact if I have questions or need help?

Questions about enrollment, benefits, ID cards, how the plan works?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-800-933-GRAD (4723) or 617-769-6052
Email: studyabroad@gallagherkoster.com
www.gallagherkoster.com/StudyAbroad

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market St.
Akron, OH 44313
800-331-1096 or 330-867-8443
Email: klaisclaims@klais.com
Register for StatusLink Claims Look-Up at www.Klais.com

Questions or advice needed about the Worldwide Travel Assistance Services?

Europ Assistance USA
Toll-free (U.S./Canada): 1-800-243-6124
Call Collect (outside U.S./ Canada): 1-202-659-7803; from France: 0800-901-570;
Germany: 0800-817-6080; Italy: 800-877-145; UK: 0800-894-035
Email: ops@europassistance-usa.com

Enrollment/Eligibility

Who is eligible?

- Full-time students, faculty and staff of a U.S. high school, college or university who are temporarily pursuing educational activities outside of the United States are eligible.
- Insureds may enroll their eligible Dependents for an additional premium.
- **This Plan is not available in: GA, ID, KS, LA, ME, NV, NH, OR, SD, VT, WA**

How do I enroll?

- Enrollment and payment can be made on our secure website by visiting www.gallagherkoster.com/StudyAbroad. You can also download an Enrollment Form, if you are unable to make payments online.
- If you are not able to access the website, please contact our Customer Service Department at 1-800-933-4723 or by email at studyabroad@gallagherkoster.com to request the Plan information be sent directly to you.

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 periods of coverage and cannot exceed coverage purchased by the student.
- You can enroll your eligible Dependents online at www.gallagherkoster.com/StudyAbroad at the time of initial enrollment or by downloading a Dependent Enrollment Form from the website. Please note: Dependents are ONLY eligible to enroll in the Silver Plan and coverage dates must coincide with the Primary Insureds enrollment dates.

Do I get a Verification Letter and/or Identification (ID) Card?

- Yes, ID cards are made available online 24-48 hours upon Gallagher Koster's receipt of your enrollment in the plan. To print an ID card
 1. www.gallagherkoster.com/studyabroad
 2. Log-in using your existing account information
 3. Select "Authorize Account" located to the left of your screen under Account Information and enter your Student ID number along with your date of birth.
 4. Once your account has been authorized, select 'Account Home' and click on 'Generate ID card'.
- If you need a verification letter, you may request one by contacting Customer Service at 1-800-933-4723 or by email at studyabroad@gallagherkoster.com.

Insurance Plan Benefits

What changes have been made to the plan for the 2013-2014 policy year?

- Added trip cancellation benefit of \$1,500.
- Lowered the pre-existing conditions limitation from 6 month look back/6 month waiting period to a 3 month look back/3 month waiting period.

What is covered under the 2013-2014 Study Abroad Insurance Plan?

- The Plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, lab and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs.
- Payment will be made as defined in the Plan brochure for covered medical expenses, not to exceed the Lifetime Aggregate Maximum Benefit of \$250,000.

- Please refer to the Plan brochure for complete details about coverage, limitations, and exclusions.

What additional benefits are covered under the Gold Study Abroad Insurance Plan?

- In addition to the benefits available in the Silver Plan, the Gold Plan includes:
 - Athletic Activity Benefit, up to \$50,000;
 - Hazardous Activity Benefit, up to \$50,000;
 - Personal Property Benefit, up to \$1,000 (\$500 per item);
 - Lost Baggage Benefit, up to \$500 (\$100 per item);
 - Trip Interruption Benefit, up to \$1,500;
 - Accidental Death & Dismemberment, increase Principal Sum to \$25,000;
 - Trip Cancellation Benefit, up to \$1,500.

How are prescription drugs covered?

- Prescription drugs are covered at 80% of the covered expenses, up to \$2,500 per policy year.
- You will have to pay out of pocket for any prescriptions received while abroad and submit the itemized receipt from the pharmacy, including name of drug and dosage, to the claims company for reimbursement of Covered Expenses based on the policy.

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 3 months immediately prior to your effective date on the 2013-2014 Study Abroad Accident & Sickness Insurance Program 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 conditions. A pre-existing condition is one that you sought medical advice, were diagnosed, received care or treatment or were recommended care or treatment during the 3 months prior to your effective date on this Plan.
- Once you have been enrolled in this Plan for 3 months your pre-existing condition will be covered as any other condition.

What is a deductible? Does this plan have a deductible?

- "Deductible" means the out-of-pocket expense that must be paid by each Insured before payment is made by the claims company.
- The Silver Plan has a \$50.00 deductible, per Injury or Sickness for covered medical expenses. Once you have paid the \$50.00 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.
- The Gold Plan does **not** have a deductible. The Plan will pay for covered medical expenses as indicated in the Plan brochure.

Claims Processing

How do I submit for reimbursement for services I received?

When traveling outside of the United States, you will be asked to pay for your medical care in advance. Once you are back in the United States, you will then need to seek reimbursement. When submitting a claim for reimbursements include the following information:

- Itemized bill(s) translated into English;
- International Travel Claim Form, found at www.gallagherkoster.com/StudyAbroad,
- Proof of Payment

Please remember to make copies of all documents for your records and send the original documents to:

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

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you might receive a letter from Klais & Company, Inc. asking you 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.

Worldwide Travel Assistance Services

Europ Assistance USA – Offers 24-hour emergency travel assistance services including, but not limited to, Emergency Medical Evacuation, Repatriation of Remains, Medical Monitoring and Travel & Communication Assistance.

Toll-free (U.S./Canada): 1-800-243-6124

Call collect (outside U.S./ Canada): 1-202-659-7803; from France: 0800-901-570; Germany: 0800-817-6080; Italy: 800-877-145; UK: 0800-894-035

- *Emergency Medical Evacuation Benefit* – We will pay 100% of the Covered Expenses incurred, up to the Lifetime Aggregate Maximum;
- *Emergency Reunion Benefit* - \$10,000 Maximum Benefit;
- *Repatriation of Remains* – In the event of death we will pay 100% of Covered Expenses for the preparation and transportation of the Covered Person's remains to his or her Home Country;
- *Security Evacuation Benefit* - \$25,000 Maximum Benefit for a Covered Person's transportation and related costs to the nearest place of safety as determined by the Designated Security Consultant.

Arrangements must be scheduled and approved through Europ Assistance USA prior to receiving services.

This document is use as a summary to answer the moist frequently asked questions. Please refer to the 2010-2011 Study Abroad Accident & Sickness Insurance Program brochure for a description of the benefits available and exclusions and limitations of the plan. Coverage may not be available in all states or certain terms may be different if required by state law.