



## Frequently Asked Questions For Fairfield University Students 2013-2014 Student Health 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/Fairfield](http://www.gallagherkoster.com/Fairfield)  
Phone: 800-397-2874  
Email: [fairfieldstudent@gallagherkoster.com](mailto:fairfieldstudent@gallagherkoster.com)

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

HealthSmart, formerly Klais & Company, Inc.  
1847 West Market Street  
Akron, OH 44313  
Website: [www.klais.com](http://www.klais.com)  
Phone: 877-349-9017

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

UnitedHealthcare Options PPO under “Find My School’s Plan”  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
Phone: 866-948-8472

**How can I find a Participating Pharmacy?**

Express Scripts, formerly Medco  
Website: [www.express-scripts.com](http://www.express-scripts.com)  
Phone: 800-711-0917

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

EyeMed Discount Vision Plan  
Website: [www.enrollwitheyemed.com](http://www.enrollwitheyemed.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

Frontier MedEx  
Toll-free in the US 800-527-0218  
Collect outside of the US 410-453-6330  
Services are also accessible via e-mail at [operations@frontiermedex.com](mailto:operations@frontiermedex.com)

**How do I contact the 24/7 Nurse Advice Line?**  
877-488-9833

## Enrollment & Eligibility

**Who is eligible for the plan?**

Enrollment in a health insurance plan is required for all full-time undergraduate students at Fairfield University. 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.

- All eligible full-time undergraduate students who do not submit an online waiver by the deadline will be automatically enrolled in the student insurance plan and the premium for coverage will be added to the tuition bill.
- Graduate students and part-time students are eligible to enroll for coverage and can purchase the plan on a voluntary basis.

### **How do I enroll?**

For graduate and on-campus part-time students:

1. Go to [www.gallagherkoster.com/Fairfield](http://www.gallagherkoster.com/Fairfield).
2. Click on 'Graduate/Part Time Student Direct Pay Enrollment'.
3. Create a user account, or log in if you are a returning user.
4. Once logged in, you will need to select the 'Part Time Direct Pay Enrollment Form' again to complete form.

### **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. 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/Fairfield](http://www.gallagherkoster.com/Fairfield), 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 Fairfield, CT area?
- Does your plan have doctors and hospitals in the Fairfield, CT 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 PCP 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 in the waiver question 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, please follow the steps below. You will need to have your insurance card handy:

1. Log on to My.Fairfield (<http://my.fairfield.edu>).
2. Click on the Student pull-down menu and click the Personal Information link
3. From the Quick Links section on the left, click the Student Health Insurance Waiver link, and complete the form (the fields in red are required)
4. Be sure to click the Submit button on the bottom of the screen

Please Note:

- All eligible full-time undergraduate students who do not complete an online waiver by the deadline will be automatically enrolled in the student insurance plan.
- The Online Waiver Process is an annual process and needs to be completed every year of eligibility.

## Insurance Plan Benefits

### What changes have been made to the plan for the 2013-2014 Policy Year?

- The policy maximum has been increased to \$500,000 per injury or sickness.
- Express Scripts is the new Pharmacy Benefit Manager.
- Frontier MedEx is the new Travel Assistance provider.

### What's covered under the 2013-2014 Student Health Insurance Plan?

The 2013-2014 Student Health Insurance Plan is compliant with the second phase of healthcare reform.

- This means that essential benefits will be paid up to \$500,000 per Injury or Sickness. Essential benefits included, but are not limited to emergency services, office visits, hospitalization, mental health, rehabilitative services, diagnostic tests, and prescription drugs.
- Preventive Health/Wellness Benefit includes 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, and immunizations.
- Services provided by In-Network Providers are covered at 80% of the Preferred Allowance and services provided by Out-of-Network providers are covered at 60% of Usual & Customary Expense
- There is \$15 office visit copayment and a \$25 consultant visit copayment.
- Prescriptions are covered at Express Scripts pharmacies with a \$15 copayment for Tier 1 drugs, a \$30 copayment for Tier 2 drugs, and a \$40 copayment for Tier 3 drugs

### How much does the plan cost?

| Full-time Undergraduate Students | Annual Coverage<br>(8/15/2013-8/14/2014) | Spring Coverage<br>(1/12/2014-8/14/2014) | Summer Coverage<br>(5/15/2014-8/14/2014) |
|----------------------------------|--|--|--|
| Enrollment/Waiver Deadline       | August 31, 2013                          | January 31, 2014                         | May 31, 2014                             |
| Student Rate                     | \$1,290                                  | \$764                                    | \$333                                    |
| Spouse                           | \$3,690                                  | \$2,178                                  | \$940                                    |
| Child(ren)                       | \$2,361                                  | \$1,395                                  | \$604                                    |

| Graduate and Part-time Students | Annual Coverage<br>(8/15/2013-8/14/2014) | Spring Coverage<br>(1/12/2014-8/14/2014) | Summer Coverage<br>(5/15/2014-8/14/2014) |
|---------------------------------|--|--|--|
| Enrollment Deadline             | August 31, 2013                          | January 31, 2014                         | May 31, 2014                             |
| Student Rate                    | \$1,570                                  | \$929                                    | \$404                                    |
| Spouse                          | \$3,702                                  | \$2,185                                  | \$943                                    |
| Child(ren)                      | \$2,374                                  | \$1,403                                  | \$607                                    |

### How do I get my prescriptions filled?

- Prescriptions can be filled at an Express Scripts participating pharmacy. To find a list of participating pharmacies near you, visit [www.express-scripts.com](http://www.express-scripts.com).
- At designated Express Scripts pharmacies; you will pay \$15 co-payment for a 30-day supply of a Tier-1 drug, a \$30 co-payment for a 30-day supply of a Tier-2 drug, and a \$40 co-payment for a 30-day supply of a Tier-3 drug up to the policy maximum.
- 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/Fairfield](http://www.gallagherkoster.com/Fairfield) 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 are studying or traveling abroad and need more than a 30-day supply of their prescription may fill out a Prescription Override form by visiting [www.gallagherkoster.com/Fairfield](http://www.gallagherkoster.com/Fairfield) 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 18, 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 Student Health Plan without a lapse in coverage of more than 120 days.

- If you were not continuously insured or had a lapse in coverage of more than 120 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?**

No, a referral is not required with the Student Health Plan, but there are many benefits to first seeking care or advice from Fairfield University Student Health Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services can be contacted at:

Student Health Center, Back of Dolan Hall 1<sup>st</sup> floor  
Hours M-F 8:00 am – 8:00pm Saturday and Sunday 10:00 am -4pm  
MD appointments Tuesday and Thursday afternoons by appointment  
203-254-4000 ext 2241

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

Yes, ID cards are made available online through [www.gallagherkoster.com/Fairfield](http://www.gallagherkoster.com/Fairfield). They are also mailed to the Student Health Insurance Coordinator for distribution and can be printed online.

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

1. Go to [www.gallagherkoster.com/Fairfield](http://www.gallagherkoster.com/Fairfield).
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 Health 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 FrontierMEDEX, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by FrontierMEDEX, any services not arranged by FrontierMEDEX 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 \$100 per policy year deductible that applies to services received from an In-Network Provider. There is a \$200 per policy year deductible that applies to services received from an Out-of-Network Provider.

### **What is the Out of Pocket maximum?**

The Out of Pocket maximum is \$5,000 for In-Network services per insured, and \$10,000 for Out-of-Network services per insured.

## 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 UnitedHealthcare Options 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/Fairfield](http://www.gallagherkoster.com/Fairfield) 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 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:

HealthSmart, formerly Klais & Company, Inc.  
1847 West Market Street  
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 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 Health Insurance Plan is a primary policy. This means the plan will pay first as your primary insurance regardless of other insurance.

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/Fairfield](http://www.gallagherkoster.com/Fairfield) and clicking on the 'Discounts and Wellness' link.

### Will I be covered under the plan after I graduate?

Yes, if you enrolled for annual coverage, 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/Fairfield](http://www.gallagherkoster.com/Fairfield) 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.*