



Arthur J. Gallagher Risk Management Services, Inc.

**2013-2014
International Students & Scholars Accident and Sickness Insurance Plan
Frequently Asked Questions**

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

Questions about what's covered, how to access benefits, enrollment concerns, or replacement ID cards?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-617-769-6028 or 1-800-933-4723
Email: iss@gallagherkoster.com

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market St.
Akron, OH 44313
1-800-331-1096 or 1-330-867-8443
Email: klaisclaims@klais.com

How do I learn more about Travel Assistance Services?

Europ Assist
Toll Free USA or Canada: 1-800-243-6124
Collect (outside of USA): 1-202-659-7803

Enrollment/Eligibility

Who is eligible?

- Non-U.S. citizens traveling outside their Home Country to the United States to engage in educational activities.
- Eligible Spouses and Dependent Children of Insured Students or Scholars can also be enrolled in the International Students & Scholar Accident and Sickness Insurance Plan.

How do I enroll?

- Enrollment and payment can be conveniently made by clicking on "College & University Students and Scholars" and choosing "International Student & Scholar (ISS) Insurance" on our secure website, www.gallagherkoster.com/iss.

How do I enroll my eligible dependents?

- Eligible dependents may be enrolled online at www.gallagherkoster.com/iss for an additional premium of \$75 per person, per month.
- New Dependents due to Newborn or Adoption must be enrolled within 31 days of the birth or placement for adoption.
- Dependents are covered up to age 25.




What are the available methods of payment?

- **Credit/ Debit Card:** Master Card, Visa and Discover are accepted; \$10 fee per transaction;

Please select your payment method below:

1 Pay using Credit/Debit Card

Please note, there is a \$10.00 transaction fee included for all credit/debit card transactions.

			\$99.99
			+ \$10.00
<input type="button" value="Pay \$109.99 by Credit/Debit Card"/>			\$109.99

- **E-Check:** \$3 fee per transaction;

2 Pay using E-Check

Please note, there is a \$3.00 transaction fee included for all e-check transactions.

Routing Number between these symbols	Account Number before this symbol
⌈ 1 2 3 4 5 6 7 8 9 ⌋	⌈ 1 2 3 4 5 6 7 8 9 0 ⌋
3 4 5	3 4 5
Do not include your check number It may be located in either position	
\$99.99	
+ \$3.00	
<input type="button" value="Pay \$102.99 by E-Check"/>	\$102.99

- **Paper Check:** \$3 fee per transaction. *Please note that foreign checks are not accepted.*

Do I get an ID card?

- You will receive an ID card with a unique ID number within 7-10 days upon your successful enrollment in the Plan. Carry it at all times and show it to the doctor or any other healthcare provider before receiving care.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered by the International Visiting Scholars Accident and Sickness Insurance Plan. Your provider can also call Gallagher Koster at 800-933-4723 to confirm your eligibility. You do not need your ID card in order to be eligible to receive benefits.

Insurance Plan Benefits

How much does the Plan cost?

- The Plan costs \$75 per person, per month.

What is covered under the ISS 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, inpatient and outpatient mental health services, physician office visits, ambulance, emergency care and prescription drugs.
- Please refer to the Plan Brochure available at www.gallagherkoster.com/iss for complete details about coverage, limitations, and exclusions.

What is my Maximum Benefit?

- Each person enrolled on this Plan is covered up to a \$250,000 Lifetime Aggregate Maximum for Eligible Medical Expenses.
- Each person enrolled on this Plan is covered up to \$15,000 for Accidental Death & Dismemberment Benefit.

How am I covered for Eligible Medical Expenses?

- After the applicable Deductible, Eligible Medical Expenses are covered at 80% up to \$5,000 and at 100% thereafter.

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

- Yes, this plan has a \$100 per Accident or Sickness deductible.
- Deductible means the amount of money the Student or Scholar must pay for each Accident or Sickness before payment is made by the claims company. Once you have paid the \$100 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.
- **If you go to the emergency room, you will be asked to pay the \$100 deductible and an additional \$100 Emergency Room deductible. If you are admitted into the Emergency Room, the additional \$100 Emergency Room deductible will be waived and you will not be responsible for paying it. If you are not admitted into the Emergency Room, you will be responsible for paying both the \$100 deductible and the \$100 Emergency Room deductible.**

How are prescription drugs covered?

- Prescription drugs are covered at 80% of Covered Expenses up to \$5,000 then 100% thereafter.
- You must pay for the prescriptions up front at the pharmacy and submit the receipt for reimbursement to Klais Claim Services.

What if I have a pre-existing condition, am I covered?

- Pre-Existing Conditions, defined as any injury or illness which was contracted or which manifested itself, or for which treatment or medication was prescribed 90 days prior to the effective date of the coverage will not be covered.
- If you or your covered Dependent has a condition that occurred more than 90 days before the Effective Date of this insurance, but did not receive treatment during those 90 days, then you would be covered for those conditions.

Can I go to any physician or hospital?

- Yes, you can go to any licensed physician or hospital for treatment.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

If you receive a bill or you paid for a service and need to be reimbursed then you should send your bill, proof of payment, and a claim form to the insurance company at the address below. The claim form can be downloaded and printed by going to www.gallagherkoster.com/iss and clicking on “Claims Company” on the left-hand side of the webpage. The link to the claim form will appear under “How Do I Submit a Claim or Request Reimbursement?” Please be sure that your name, health insurance ID number, and school name are on the bill and on the claim form. Make a copy for your records and send the original bill and the claim form to the insurance company.

Klais & Company, Inc.
1867 West Market St.
Akron, OH 44313
1-800-331-1096 or 1-330-867-8443
Email: klaisclaims@klais.com

Am I covered for Emergency Medical Evacuation and Repatriation services while in the United States?

- Yes, Emergency Medical Evacuation and Repatriation of Remains services are covered at 100%.

Who do I contact if I require Emergency Medical Evacuation or Repatriation?

- Arrangements **must** be scheduled and approved by Europ Assist by either calling the toll free number inside the USA and Canada at 1-800-243-6124 or collect outside of the USA at 1-202-659-7803.

What other services are available while I am in the United States?

By contacting Europ Assist, the following services are available to you to access:

- Pre-Travel Assistance – recommended immunizations and current political/environmental warnings
- 24-Hour Medical Emergency Services – physician referrals, medical case monitoring, medical transportation
- Lost Documents/Legal Assistance

Arrangements must be scheduled and approved through Europ Assist.

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.

Are there any other additional products available?

To learn more about each product and their associated cost, please go to www.gallagherkoster.com, and click on “College & University Students”.

STUDENT PERSONAL PROPERTY PROTECTOR PLUS ®

Student Personal Property Protector PLUS ® is an insurance plan that offers coverage for all types of property including; computer hardware, software, books, clothes, and electronics. This all risk policy covers fire, theft, water damage, flood, earthquake, riot, accidental damage, and vandalism. Any university property in the care, custody or control of the student is also covered under this policy.

Plan highlights include:

Replacement Cost Coverage

Low deductibles - \$0, \$50 or \$100

Attractive pricing - \$3,000 of coverage for just \$87 per year

***Worldwide protection** - covers U.S. students studying abroad and International Students studying in the U.S.*

Full twelve month policy period including between semesters

Thirty day money back guarantee if not satisfied

STUDY ABROAD

Students attending a U.S. College or University who participate in a study abroad program may purchase the Study Abroad Accident & Sickness Insurance Program. Please visit www.gallagherkoster.com for complete plan details and enrollment information.