



2013-2014

The Ohio State University Visiting Scholars Accident & Sickness Insurance Plan

Frequently Asked Questions

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

Questions about what is covered, how to access benefits and enrollment concerns?

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-877-373-9907 or 1-617-769-6087
Email: osu-iss@gallagherkoster.com
www.gallagherkoster.com/OSU-scholar

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

Enrollment/Eligibility

Who is eligible?

- Non-U.S. citizens engaging in international scholarly activities while in the United States at The Ohio State University.
- Eligible Spouses and Dependent Children, under age 26, of Visiting Scholars must enroll for an additional cost of \$75 per person, per month if they will be accompanying you as a J-2 Dependent.

How do I initially enroll?

- When you enroll you'll need to choose how many months you want to be enrolled one of two ways:
- Enrollment and payment can be conveniently made on our secure website at www.gallagherkoster.com/OSU-scholar
- When enrolling in this Plan, you will be paying Gallagher Koster directly for the insurance.

How do I extend my enrollment?

- If you wish to continue your insurance coverage, you should extend your coverage 10-15 days before your coverage under this Plan ends to avoid a lapse in coverage. Please re-enroll by visiting www.gallagherkoster.com/osu-scholar. From there, click on “Scholar Enroll” where you will be able to enroll online.

Once my initial enrollment period ends, can I enroll for more months?

- Yes. For example, if your coverage ends on October 3rd then you have until October 18th to enroll in the coverage with an effective date of October 4th. **If you don’t enroll within 15 days, your coverage will remain terminated and you will be in violation of your visa.**
- When submitting enrollment and payment by mail, please be sure that the postmark date is within the 15 days to avoid a lapse in coverage. **If you do not re-enroll during the 15 days, please note that pre-existing conditions will not be covered.** Pre-existing conditions are defined as any injury or illness which was contracted or which manifested itself, or for which treatment or medication was prescribed within 90 days prior to the effective date of coverage. If you allow your coverage to lapse you will have a new effective date of coverage.

How do I complete my annual re-enrollment? APPLIES TO EVERYONE!

- Visiting Scholars may enroll for coverage through May 31, 2014. All Scholars and Dependents will have to re-enroll in the Plan for coverage effective June 1, 2014. A reminder email will be sent to all Scholars and Dependents with an email address on file with Gallagher Koster.
- All Scholars and their Dependents must re-enroll in the Plan between June 15th and July 1st regardless of their previous enrollment in this Health Plan.

Note: Please be aware that this re-enrollment must be done during this period EVERY year by everyone!

How do I enroll my eligible dependents?

- Visiting Scholars may enroll their eligible dependents online at www.gallagherkoster.com/OSU-scholar 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.




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
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 0	1 2 3 4 5 6 7 8 9 0

Do not include your check number
It may be located in either position

Pay \$102.99 by E-Check

\$99.99
+ \$3.00
\$102.99

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

Do I get an ID card?

- 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 1-877-373-9907 to confirm your eligibility. You do not need your ID card in order to be eligible to receive benefits.
- Once your enrollment has been processed at Gallagher Koster, you can go to www.gallagherkoster.com/OSU-scholar create a User Account under “My Account” and print an ID card. This card acts as your permanent scholar health insurance ID card.

Insurance Plan Benefits

How much does the plan cost?

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

What is covered under the International Visiting Scholars 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 services, emergency care and prescription drugs.
- Please refer to the plan brochure available at www.gallagherkoster.com/OSU-scholar under “Plan Documents” for complete details about coverage, limitations and exclusions.
- **Please confirm benefits prior to receiving treatment!**

What is my Maximum Benefit?

- Each Scholar and Dependent is covered up to a \$250,000 Lifetime Aggregate Maximum for Eligible Medical Expenses.
- Each Scholar and Dependent 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.

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

- “Deductible” means the amount of money the scholar must pay for each Accident or Sickness before the insurance company pays. For example, when the scholar uses a medical service, the doctor must submit a bill to the insurance company. The insurance company determines if a deductible is owed for that service and either tells the doctor to charge the scholar because the deductible has not been met, or the insurance company pays the bill after the \$100 has been paid by the scholar for that Accident or that Sickness.

- Yes, this plan has a \$100 deductible that the Insured must pay per Accident or Sickness. This means the scholar must pay the first \$100 of expenses for every illness or accident before the insurance begins.
- **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 a Visiting Scholar or their 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 the Visiting Scholar or their Dependent would be covered for those conditions.
- Pregnancy is covered under this Plan if the date of conception is on or after the Effective Date of coverage. If a Visiting Scholar or their Dependent conceives prior to the Effective Date of coverage, regardless of whether she is aware of the pregnancy, then she will not be covered for the pregnancy.

Will I be eligible to purchase coverage under this Plan for the 30 day “grace period” before my Program begins and/or for the 30 day “grace period” after my Program ends at The Ohio State University?

Yes, those Visiting Scholars in J-1 status are eligible for coverage for the 30 day grace period before and/or after their Program dates at The Ohio State University. Eligible Visiting Scholars must pay **in advance** for either or both of the 30 day grace periods if they will be in the United States before and/or after their Program dates.

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/osu-scholar 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%.

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

Arrangements **MUST** be scheduled and approved by Europ Assist at 1-800-243-6124

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

By contacting Europ Assist at 1-800-243-6124, the following services are available to you:

- Pre-Travel Assistance, including current environmental warnings;
- 24-Hour Medical Emergency Services, including physician referrals, medical case monitoring, medical transportation; and
- Lost Documents/Legal Assistance.

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.