

**Frequently Asked Questions**  
**For 2013-2014 UnitedHealthcare StudentResources (UHCSR)**  
**Student Health Insurance Plan *(presented to students of Loyola University New Orleans)***

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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/Loyno](http://www.gallagherkoster.com/Loyno)  
Phone: 1-877-320-4347  
Email: [loyolastudent@gallagherkoster.com](mailto:loyolastudent@gallagherkoster.com)

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

UnitedHealthcare StudentResources  
PO Box 809025  
Dallas, TX 75380-9025  
1-866-948-8472  
Email: [GKClaims@uhcsr.com](mailto:GKClaims@uhcsr.com)  
Register for Online Claims Look-Up at [www.uhcsr.com](http://www.uhcsr.com), click on 'My Account'

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

UnitedHealthcare Options PPO  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
Phone: 866-948-8472

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

UnitedHealthcare Network Pharmacy  
UHCSR Pharmacy Network: 1-877-417-7345  
UHCSR Customer Service: 1-866-948-8472  
Website: [www.uhcsr.com](http://www.uhcsr.com)

**How do I learn more about Worldwide Assistance Services?**

FrontierMEDEX  
Global Emergency Medical Services  
Toll Free within U.S.: 1-800-527-0218  
Dial Direct or Call Collect Worldwide: 1-410-453-6330  
Email: [operations@frontiermedex.com](mailto:operations@frontiermedex.com)

## Enrollment & Eligibility

**Who is eligible for the plan?**

All Loyola University New Orleans domestic students who are registered for classes are eligible to enroll on a voluntary basis in this UHCSR Student Health Insurance Plan.

Eligible dependents of insured students can also be enrolled in the Student Health Insurance Plan for an additional cost.

**How do I enroll?**

1. Go to [www.gallagherkoster.com/Loyno](http://www.gallagherkoster.com/Loyno).
2. Click on 'Student Direct Pay Enroll'.
3. Create a user account, or log in if you are a returning user.
4. Once logged in, you will need to select the 'Student Direct Pay Enroll' 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. 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/Loyno](http://www.gallagherkoster.com/Loyno), selecting 'Dependent Enroll', and completing the form by the published deadline.

### **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.

## **Insurance Plan Benefits**

### **What is covered under this Student Health Insurance 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 per policy year is \$500,000. Students should refer to their brochure schedule for coverage details.
- Services provided by an In-Network Provider are generally covered at 80%, while services provided by an Out-of-Network Provider are generally covered at 60%.
- The In-Network out-of-pocket maximum is \$3,500, and the Out-of-Network out-of-pocket maximum is \$7,000

### **How much does the plan cost?**

	Annual	Academic Year	Summer/Fall	Fall Only	Spring/Summer
Coverage Dates	(6/15/13-6/14/14)	(8/15/13-6/14/14)	(6/15/13-1/01/14)	(8/15/13-1/01/14)	(1/02/14-6/14/14)
Student	\$ 2,100	\$1,784	\$1,177	\$827	\$962
Spouse	\$ 4,650	\$3,948	\$2,608	\$1,824	\$2,130
Each Child	\$ 3,271	\$2,778	\$1,835	\$1,285	\$1,498

### **How do I get my prescriptions filled?**

- Prescriptions can be filled at Optum RX participating pharmacy. To find a list of participating pharmacies near you, visit [www.optumrx.com](http://www.optumrx.com).
- At designated Medco pharmacies, you will pay a \$15 co-payment for a 30-day supply of a Tier-1 drug, a \$35 co-payment for a 30-day supply of a Tier-2 drug, and a \$70 co-payment for a 30-day supply of a Tier-3 drug, up to the \$500,000 maximum benefit.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 3x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at [www.gallagherkoster.com/Loyno](http://www.gallagherkoster.com/Loyno) 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/Loyno](http://www.gallagherkoster.com/Loyno) and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

### **Am I covered if I have a pre-existing condition?**

Yes, you will be covered if you were continuously insured through another health insurance plan for the 12 months immediately prior to the effective date of the Plan.

- If you were not continuously insured or had a lapse in coverage of longer than 63 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 12 months prior to the effective date of this plan.
- Once you have been enrolled in this plan for 12 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, however students should be aware that on campus Health Services are available to them. Your school's Health Services website is: [www.loyno.edu/studenthealth/](http://www.loyno.edu/studenthealth/).

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

Yes, ID Cards are made available online. They are also mailed to the address that you submit on the enrollment form.

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

1. Go to [www.gallagherkoster.com/Loyno](http://www.gallagherkoster.com/Loyno).
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, this 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.

Yes, this plan has a \$250 per policy year deductible that applies to services received from a Preferred Provider, and a \$500 per policy year deductible for services received from a Non-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 United Healthcare Choice Plus PPO 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/Loyno](http://www.gallagherkoster.com/Loyno) 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:

United Healthcare StudentResources  
PO Box 809025  
Dallas, TX 75380-9025  
1-866-948-8472  
Email: [GKClaims@uhcsr.com](mailto:GKClaims@uhcsr.com)

For services received during the **2012-2013** policy:

Klais & Company, Inc.  
1847 West Market Street  
Akron, OH 44313  
Website: [www.klais.com](http://www.klais.com)  
Phone: 1-877-349-9017  
Email: [Klaisclaims@klais.com](mailto:Klaisclaims@klais.com)

### 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?

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

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

Students will be covered for the period of time for which coverage was purchased. For example, if a student elected to purchase annual coverage, they will be covered from 8/15/13 through 8/14/14.

### 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/Loyno](http://www.gallagherkoster.com/Loyno) 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.*