



**Frequently Asked Questions  
For Colby-Sawyer College 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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer)  
Phone: 1-877-320-4347  
Email: [Colby-sawyerstudent@gallagherkoster.com](mailto:Colby-sawyerstudent@gallagherkoster.com)

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

For dates of service on or after August 15, 2013:  
Aetna Student Health  
P.O. Box 981106  
El Paso, TX 79998  
Website: [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) (Claims lookup via Aetna Navigator)  
Phone: 1-800-867-8177

For dates of service prior to August 15, 2013:  
HealthSmart, Formerly Klais and Company, Inc.  
1867 West Market St  
Akron, OH 44313  
Website: [www.klais.com](http://www.klais.com)  
Phone: 1-877-349-9017

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

Aetna Student Health  
Website: [www.aetna.com](http://www.aetna.com)  
Phone: 1-800-238-6279

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

Aetna Pharmacy Management  
Website: [www.aetna.com/docfind/custom/studenthealth/index.html](http://www.aetna.com/docfind/custom/studenthealth/index.html)  
Phone: 1-800-238-6279

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

EyeMed Discount Vision Plan  
Website: [www.enrollwiththeyemed.com](http://www.enrollwiththeyemed.com)  
Phone: 1-866-839-3633

Basix Dental Savings and CampusFit  
Website: [www.basixstudent.com](http://www.basixstudent.com)  
Phone: 1-888-274-9961

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

On Call International  
Toll free: 1-866-525-1956  
Collect: 1-603-328-1956

**How do I contact the 24 hour/ 7 day Nurse Line?**

Phone: 1-800-556-1555

## Enrollment & Eligibility

### Who is eligible for the plan?

Enrollment in a health insurance plan is required per the Federal Health Care Reform Act. Students may enroll and purchase the Student Health Insurance Plan through [GallagherKoster.com](http://GallagherKoster.com). Documentation of insurance is provided by all students by completing the on-line Emergency Contact / Missing Inquiry / Insurance form found on myColby-Sawyer. Students eligible to enroll in the College sponsored health insurance are:

- Full time students (domestic and international) taking 12 credits or more are required to provide proof of insurance and are eligible to enroll in the Student Health Insurance Plan.
- Part-time students may enroll on voluntary basis.

### How do I enroll?

Students, who would like to actively enroll in the plan, may do so by completing the following steps:

1. Go to [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer).
2. Click on 'Student Direct Pay Enroll'.
3. Create a user account, or log in if you are a returning user.
4. Select the Green 'I want to Enroll' button. Upon completing the form, you will be asked to review your information for accuracy and then click 'submit'. Payment for the coverage must be made at the time of enrollment. Immediately upon submitting your online form you will receive a confirmation number. Please save this number and print a copy of your confirmation for your records.

Please Note:

- Effective October 2013, all persons are required to have health insurance or are subject to penalties per Federal Health Care Reform..

### 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 Health Insurance 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 Health 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 Health Insurance Plan, especially if your parents' employer plan is considered a 'high deductible' plan.

## Insurance Plan Benefits

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

- The Student Health Insurance Plan is compliant with the second phase of Federal Health Care Reform.
- The policy maximum has been increased from \$100,000 per insured, per policy year to unlimited per insured, per policy year.
- The following internal limits on Essential Benefits have been removed:
  - The Inpatient and Outpatient Hospital Miscellaneous Expense limit of \$3,000
  - The Inpatient Surgical Expense limit of \$3,000
  - The limit of 1 Physician Visit per day and 30 Physician Visits per year
- Prescription Drugs are now covered up to the policy maximum.
- The Policy has added a \$250 per insured per year In-network deductible and a \$500 per insured per year Out-of-network deductible.
- Students under the age of 19 are immediately covered for pre-existing conditions.

### What is covered under the 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.

- Preventive Care Services are available to cover routine physicals and examinations, routine screenings, routine GYN examinations, and most immunizations with no cost sharing for a student when services are received by Preferred Care Providers.
- The maximum benefit allowed is \$500,000 per policy year. Students should refer to their brochure schedule for details.
- Services provided by a participating Preferred Care Provider are generally covered at 80%, while services provided by a Non-Preferred Care Provider are generally covered at 60%.
- Please refer to the plan brochure available at [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

**How much does the plan cost?**

	<b>Annual Coverage</b>	<b>Spring Coverage</b>
<b>Coverage period</b>	08/15/2013 to 08/14/2014	01/01/2014 to 08/14/2014
<b>Student</b>	\$1,500	\$935

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

- Prescriptions can be filled at an Aetna Pharmacy Management participating pharmacy. To find a list of participating pharmacies near you, call Aetna Pharmacy Management at 1-800-867-8177. Colonial Pharmacy in New London is a participating pharmacy.
- At designated Aetna Pharmacy Management pharmacies you will pay a \$15 co-payment for a 30-day supply of a generic drug and a \$45 co-payment for a 30-day supply of a brand name drug.
- 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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

**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 9 months immediately prior to the effective date of the Student Accident and Sickness Insurance Plan 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 63days, or 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 for you to seek care, but it is recommended to visit the Baird Health and Counseling Center first.

**Do I get an ID card?**

Yes, ID cards are available online. They may be printed using a home computer or viewed on your smart phone. They are also mailed to the Baird Health and Counseling Center for distribution to you.

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

1. Go to [www.gallagherkoster.com/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer).
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 Accident and Sickness Insurance 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 College'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.

The Student Health Insurance Plan has a \$250 per policy year deductible that applies to services received from a Preferred Care Provider, and a \$500 per policy year deductible that applies to services received from a Non-Preferred Care 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 Aetna Student Health 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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) 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. 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:

For dates of service on or after August 15, 2013:

Aetna Student Health  
P.O. Box 981106  
El Paso, TX, 79998  
1-800-867-8177

For dates of service prior to August 15, 2013:

HealthSmart, Formerly Klais and Company, Inc  
1867 West Market St  
Akron, OH 44313  
1-877-349-9017

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

For dates of service on or after August 15, 2013:

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.

For dates of service prior to August 15, 2013:

If the treatment you received was a result of an accident, you will receive an email from the claims administrator asking for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. You will need to log on to 'My Account' at [www.klais.healthclaimonline.com](http://www.klais.healthclaimonline.com) to access the email and respond to the inquiry. Your claim cannot be processed

without this information, so please respond to the email promptly. You may also receive an email 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 has a coordination of benefits provision. This means your plan with Gallagher Koster will coordinate the payment of claims with your other insurance company. You will need to provide the claims company with information about your other health insurance company. 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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) and clicking on the 'Discounts and Wellness' link.

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

Yes, you will be covered under the Student Health Insurance Plan until the end of the period for which you have purchased coverage.

### **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/Colby-Sawyer](http://www.gallagherkoster.com/Colby-Sawyer) 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.*