



Frequently Asked Questions For Rhode Island School of Design 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/RISD
Phone: 1-800-406-4512
Email: RISDstudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

HealthSmart, formerly Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
Email: KlaisClaims@Klais.com
Phone: 1-877-349-9017

How can I find a Preferred Provider?

FirstHealth Preferred Provider Network
Website: www.gallagherkoster.com/RISD, click on 'Find a Doctor'
Phone: 1-888-685-7774

How can I find a Participating Pharmacy?

Express Scripts
Website: www.gallagherkoster.com/RISD, click on 'Pharmacy Program'
Phone: 1-800-344-3405

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwiththeyemed.com
Phone: 1-866-839-3633

Basix Dental Savings and CampusFit
Website: www.basixstudent.com
Phone: 1-888-274-9961

How do I learn more about Worldwide Assistance Services?

Travel Assistance Services and 24-Hour Nurse Advice Line
On Call International
Website: www.oncallinternational.com
Toll Free from U.S. and Canada: 1-800-850-4556
Dial Direct or Call Collect Worldwide: 1-603-898-9159

Enrollment & Eligibility

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students at RISD. 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 registered students taking 9 or more credit hours are automatically enrolled in the Student Health Insurance Plan.

- Eligible dependents of insured students can also be enrolled in the Student Health Insurance Plan for an additional cost.
- First, Second and Third year International students are enrolled in the plan on a mandatory basis; coverage cannot be waived.

How do I enroll?

All eligible students who do not submit an online waiver by the deadline will be automatically enrolled in the Student Health Insurance Plan.

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/RISD, 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, mental health, etc.) in the Providence, RI area?
- Does your plan have doctors and hospitals in the Providence, RI 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 Primary Care Physician 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 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.

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:

1. Go to www.gallagherkoster.com/RISD.
2. Click on the 'Student Waive' link.
3. Create a user account, or log in if you are a returning user.
4. Select the Red 'I Want to Waive' button. When waiving the insurance, have your current health insurance ID card ready as you will need this information in order to complete the waiver form. Upon completing the form, you will be asked to review your information for accuracy and then click 'submit'. Immediately upon submitting your online form you will receive a confirmation number. **Receipt of this confirmation number only confirms submission, not acceptance, of your Waiver Form.** Please save this number and print a copy of the confirmation for your records.

Please Note:

- First, Second and Third year International students are enrolled on a mandatory basis and cannot waive coverage.

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 plan maximum benefit has increased from \$100,000 per accident or sickness to \$500,000 per policy year.
- Implemented a \$100 per policy year deductible, In Network / Out-Network combined.

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 Network Providers.
- The maximum benefit allowed for each accident or sickness is \$500,000. Students should refer to their brochure schedule for details.
- Services provided by a participating Network Provider are generally covered at 100%, while services provided by a Non-Network Provider are generally covered at 80%.
- Please refer to the plan brochure available at www.gallagherkoster.com/RISD by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

Category	Annual Rates (09/01/13- 08/31/14)	Spring 1/1/14-8/31/14	Summer 6/1/14-8/31/14
Student Only	\$1,245	\$816	\$358
Spouse	\$3,716	\$2,375	\$951
Each Child	\$1,587	\$1,022	\$412

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.gallagherkoster.com/RISD and click on 'Pharmacy Program'.
- At designated Express Scripts pharmacies you will pay a \$10 copayment for a 30-day supply of a generic drug and a \$25 copayment for a 30-day supply of a preferred brand name drug, or a \$45 copayment for a 30-day supply of a non-preferred brand name 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 2 times the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherkoster.com/RISD 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/RISD and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

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

Pre-Existing Conditions are covered immediately as of the effective date of the policy; there is no waiting period.

Am I required to get a referral from my school's Health Services before I seek treatment?

Yes, a referral is required before being able to seek care or treatment from an off-campus provider. Please refer to the plan brochure for details about the referral requirement and any exceptions to this requirement.

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 address that your school has on file for you.

How do I print an ID card online?

1. Go to www.gallagherkoster.com/RISD.
2. Log in using your RISD Student Email address as your username and your RISD Student ID as your password.
3. 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 a Non-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 your School'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 2013-2014 Student Health Insurance Plan has a \$100 per policy year deductible, In Network / Out-Network combined.

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 First 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/RISD 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:

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?

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 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/RISD 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/RISD 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.