



**Frequently Asked Questions  
For the West Virginia Higher Education Policy Commission Students  
2013-2014 Student Injury and Sickness 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/westliberty](http://www.gallagherkoster.com/westliberty)  
Phone: 1-877-320-4347  
Email: [wvstudent@gallagherkoster.com](mailto:wvstudent@gallagherkoster.com)

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

UnitedHealthcare StudentResources  
P.O. Box 809025  
Dallas, TX 75380-9025  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
Phone: 1-866-948-8472

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

UnitedHealthcare Choice Plus  
Website: [www.uhcsr.com](http://www.uhcsr.com)  
Phone: 1-866-948-8472

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

Visit [www.uhcsr.com](http://www.uhcsr.com) for the Scholastic Emergency Services brochure which includes service descriptions and program exclusions  
Toll-free (United States): 1-877-488-9833  
Call Collect (Outside of the United States): 1-609-452-8570

## Enrollment & Eligibility

**Who is eligible for the plan?**

All students or scholars taking credit hours, registered for thesis or dissertation or part-time students are eligible to enroll in the West Virginia Higher Education Policy Commission Student Injury and Sickness Insurance Plan. Eligible dependents of insured students can also be enrolled in the West Virginia Higher Education Policy Commission Student Injury and Sickness Insurance Plan for an additional cost.

**How do I enroll?**

1. Go to [www.gallagherkoster.com/westliberty](http://www.gallagherkoster.com/westliberty)
2. Click on '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 'Enrollment Form' and complete the 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.

**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 the West Virginia Higher Education Policy Commission 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, however there are several additional expense limitations within the plan. As a result students should refer to their brochure schedule for details.
- Services provided by a Preferred Provider are generally covered at 80%, while services provided by an Out-of-Network Provider are generally covered at 60%.
- Please refer to the plan brochure available at [www.gallagherkoster.com/westliberty](http://www.gallagherkoster.com/westliberty) and click on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

## How much does the plan cost?

For rate information please refer to the West Virginia Higher Education Policy Commission Enrollment Form.

## How do I get my prescriptions filled?

- Prescriptions can be filled at any UnitedHealthcare Network Pharmacy. To find a list of participating pharmacies near you, visit [www.uhcsr.com](http://www.uhcsr.com).
- At designated UnitedHealthcare Network pharmacies you will pay a \$15 copayment for a 30-day supply of a generic/Tier-1 drug, a \$35 copayment for a 30-day supply of a preferred brand name/Tier-2 drug, and a \$70 copayment for a 30-day supply of a non-preferred brand name/Tier-3 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.

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

Students under the age of 19 are immediately covered for pre-existing conditions.

If you are over the age of 19, 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 ACSA Student Injury 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 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 with the West Virginia Higher Education Policy Commission Student Injury and Sickness Insurance Plan, but there are many benefits to first seeking care or advice from Health Services. Students should be aware that on-campus Health Services are available to them.

## Do I get an ID Card?

Yes, ID cards are mailed to the address indicated on your application.

## Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the West Virginia Higher Education Policy Commission Student Injury 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 Scholastic Emergency Services (SES), the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by SES. Any services not arranged by SES 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.

This plan has a \$500 per policy year deductible that applies to services received from a Preferred Provider, and a \$1000 per policy year deductible that applies to services received from an Out-of-Network 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 UnitedHealthcare Choice Plus 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.uhcsr.com](http://www.uhcsr.com) 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 based on 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 Plan name are on the bill. Make a copy for your records before sending to the claims administrator at the following address:

UnitedHealthcare Student Resources  
PO Box 809025  
Dallas, TX 75380-9025

### **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?**

The West Virginia Higher Education Policy Commission Student Injury and Sickness 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

### Are there any additional insurance products available?

Please visit [www.gallagherkoster.com](http://www.gallagherkoster.com) and click on the 'College & University Students and Scholars' link and choose from the list of products for complete details 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.*