



Frequently Asked Questions For Occidental 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/Oxy
Phone: 1-800-396-5977
Email: OxyStudent@gallagherkoster.com

Is there anyone on campus who can help me with insurance information and claims?

Julie Gordon
Client Services Representative for United Healthcare
Emmons Student Wellness Center
jgordon@oxy.edu, x2836

I have questions about a specific claim or claims payment.

UnitedHealthcare StudentResources
P.O. Box 809025
Dallas, TX 75380-9025
Website: www.uhcsr.com
Phone: 1-866-948-8472
Email: gkclaims@uhcsr.com

How can I find a Preferred Provider?

UnitedHealthcare Options PPO
Website: www.gallagherkoster.com/Oxy, click on 'Find a Doctor'
Phone: 1-866-948-8472

How can I find a Participating Pharmacy?

UnitedHealthcare Network Pharmacy
Website: www.gallagherkoster.com/Oxy, click on 'Pharmacy Program'
Phone: 1-855-828-7716

How do I learn more about Worldwide Assistance Services?

FrontierMEDEX
Toll-free within the United States: 1-800-527-0218
Collect from outside of the United States: 1-410-453-6330
Email: operations@frontiermedex.com

How do I learn more about the Collegiate Assistance Program?

Collegiate Assistance Program
Phone: 1-877-643-5130

Enrollment & Eligibility

Who is eligible for the plan?

All students who are registered in a degree program are automatically enrolled in the Occidental College Student Health Insurance Plan at registration. Eligible dependents of insured students can also be enrolled in the Occidental College Student Health Insurance Plan for an additional cost.

Students participating in Oxy Study Abroad are automatically enrolled in the mandatory Student Health Insurance Plan for the semester unless the International Program Office (IPO) determines that the program insurance meets college requirements. IPO will contact those students eligible to opt-out of the Occidental College Student Health Insurance Plan.

How do I enroll?

There is no need to enroll, all eligible students are automatically enrolled in and billed for the student 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 the fall semester 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/Oxy, 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?

With the passing of the Affordable Care Act, all health plans, including student health insurance plans, are required to meet new standards of coverage. The requirements expanded services and access to care in the important areas of preventive care benefits and eliminated dollar limits on essential benefits. Occidental College's Student Health Insurance Plan meets and exceeds Phase 1 and 2 requirements of the Affordable Care Act. The required changes provide a more robust health plan for students but also resulted in an increase to the overall cost of the plan for the 2013-2014 plan year.

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). If you decide to enroll as a dependent under your parent's plan in addition to being enrolled in the mandatory Occidental College Student Health Insurance Plan, the Occidental College Student Health Insurance Plan will be your primary insurance. This means your plan with UnitedHealthcare StudentResources will pay first for services before any other insurance coverage would pay for services, even if you have coverage through your family.

How do I waive coverage under the Student Health Insurance Plan?

Students are required to enroll in the Occidental College Student Health Insurance Plan. There is no option to waive coverage.

Insurance Plan Benefits

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

- Occidental's Student Health Insurance Plan meets and exceeds Phase 1 and 2 requirements of the Affordable Care Act.
- The maximum benefit has been increased from \$100,000 per Injury or Sickness to \$500,000 per Policy Year.
- Removed limitation of "benefits are limited to one visit per day" from all providers.

What is covered under the Occidental College Student Health Insurance Plan?

- The Student Health Insurance Plan is compliant with the second phase of healthcare reform.
- 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 a Preferred Provider.
- Services provided by a participating Preferred Provider are generally covered at 100% up to \$5,000 then at 80% up to \$500,000, while services provided by an Out-of-Network Provider are generally covered at 80% up to \$5,000, then at 60% up to \$500,000. Students should refer to their brochure schedule for details.
- Please refer to the plan brochure available at www.gallagherkoster.com/Oxy and click on 'My Benefits and Plan Information' for complete details about coverage, limitations and exclusions.

How do I get my prescriptions filled?

- Prescriptions can be filled at any UnitedHealthcare Network participating pharmacy. To find a list of participating pharmacies near you, visit www.gallagherkoster.com and click on 'Pharmacy Program'.
- At designated UnitedHealthcare Network pharmacies you will pay a \$15 copayment for up to a 31-day supply of a Tier-1 drug, a \$30 copayment for up to a 31-day supply of a Tier-2 drug, and a \$50 copayment for up to a 31-day supply of a Tier-3 drug, up to the policy maximum.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2.5x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherkoster.com/Oxy 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/Oxy and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

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

Yes, pre-existing conditions are covered as any other condition. There is no waiting period for coverage.

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 Occidental College Student Health Insurance Plan, but there are many benefits to first seeking care or advice from Emmons Student Wellness Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is: www.oxy.edu/emmons-health-center.

What services are available at Emmons Student Wellness Center?

Emmons Student Wellness Center is committed to providing students at Occidental College with high quality medical care, preventive health education, and supportive counseling services. The staff applies a comprehensive approach to health care and provides services to enhance the physical and emotional well-being of students so they may be fully engaged in all aspects of their college experience.

Do I get an ID Card?

Yes, ID Cards are available online. They may be printed using a 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/Oxy.
2. Log in using your Occidental student email address as your User Name and your Occidental Student ID number as your password.
3. You'll 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 Health 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 FrontierMEDEX, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by FrontierMEDEX. Any services not arranged by FrontierMEDEX 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.

No, the 2013-2014 Occidental College Student Health Insurance Plan does not have a deductible.

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 Options 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/Oxy 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 itemized 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:

UnitedHealthcare **StudentResources**
P.O. Box 809025
Dallas, TX 75380-9025
Website: www.uhcsr.com
Phone: 1-866-948-8472
Email: gkclaims@uhcsr.com

Students may also reach out to Julie Gordon, the Client Services Representative for UnitedHealthcare in the Emmons Student Wellness Center, for additional claims support.

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 Occidental College Student Health Insurance Plan is your primary insurance. This means your plan with UnitedHealthcare StudentResources will pay first for services before any other insurance coverage would pay for services, even if you have coverage through your family.

Plan Enhancements

What enhancements are available under this plan?

United Health Allies, a health discount program that can help students and their families save up to 50% on a wide range of health-related products and services, is available to students enrolled in the Occidental College Student Health Insurance Plan. More information is available by visiting www.gallagherkoster.com/Oxy and clicking on the 'Discounts and Wellness' link.

Optional Dental Coverage:

The Voluntary Dental Plan offered through UnitedHealthcare is available to all students (regardless of enrollment status in the Occidental College Student Health Insurance Plan). This Voluntary Dental Plan is affordable and offers coverage for Diagnostic, Preventive and Basic Dental Services. Students can purchase coverage during the annual and semi-annual enrollment periods. Termination of coverage will coincide with the Student Health Insurance Plan termination date. To learn more about the Voluntary Dental Plan, please visit www.gallagherkoster.com/Oxy and click on 'Voluntary Dental'.

Will I be covered under the plan after I graduate?

If you graduate in May, you will be covered under the Student Health Insurance Plan until the end of the policy year, July 31, 2014. However, if you graduate in December, you will be only covered until the end of the fall term, January 21, 2013.

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/Oxy 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.