



Frequently Asked Questions For Brandeis University Graduate Students 2013-2014 Blue Cross Blue Shield Student Blue 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/Brandeis
Phone: 1-800-397-1836
Email: BrandeisStudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

Blue Cross Blue Shield
P.O. Box 9860630
Boston, MA 02298
Website: www.bluecrossma.com
Phone: 1-888-753-6615

How can I find a Preferred Provider?

Blue Care Blue Shield
Website: www.bluecrossma.com or provider.bcbs.com
Phone: 1-800-810-BLUE (2583)

How can I find a Participating Pharmacy?

Express Scripts
Website: www.Express-Scripts.com
Phone: 1-800-892-5119

How do I learn more about Gallagher Koster Complements?

EyeMed Discount Vision Plan
Website: www.enrollwitheyemed.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?

OnCall International
Website: www.oncallinternational.com
Dial toll-free from within the U.S. and Canada: 1-800-407-7307
Dial direct of 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 Brandeis University. 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 full-time and 3/4 time graduate students.
- Eligible Students may also enroll their spouse and/or dependents. Dependents are covered up to age 26, regardless of the dependent's financial dependency, student status, or employment status.

How do I enroll?

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

How do I enroll my eligible dependents?

Students must purchase coverage for their eligible dependents. A student's dependent(s) must be enrolled within 30 days from the effective date of the policy, or within 31 days of a qualifying event. A qualifying event is when a student experiences one of the following: (a) marriage (b) birth of a child, (c) divorce or (d) if the dependent is entering the country for the first time. Reminder, with the exception of the dependent entering the country for the first time, all other qualifying events noted will only be approved if experienced by the student.

Students may enroll their eligible dependents through the Insurance Selection/Reporting Form in Sage by completing the form by the published deadline.

Can I waive the Student Blue Plan with any of the insurance plans offered through the Commonwealth Connector?

Students are not eligible for any of the subsidized Commonwealth Care programs and these programs cannot be used to waive the Student Blue Plan. Students are eligible for the insurance plans offered through Commonwealth Choice, but these plans should be reviewed carefully as they may have very high deductibles and often times limited benefits.

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 Waltham, MA area?
- Does your plan have doctors and hospitals in the Waltham, MA 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 Blue 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.

How do I waive coverage under the Student Blue Plan?

If you determine your coverage to be comparable and would like to waive the Student Blue Plan, you may do so by submitting an online Insurance Selection/Reporting form in Sage to Brandeis University.

Please Note:

- International students cannot waive coverage unless they are insured through a plan of comparable coverage to the Brandeis Student Blue Plan that is underwritten by a U.S. based insurance company.

Insurance Plan Benefits

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

There are no changes to the Blue Cross Blue Shield Student Blue Plan for the 2013-2014 policy year. The Student Blue Plan is compliant with Federal Health Care Reform regulations.

What is covered under the Student Blue 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.
- Services provided by a participating In Network Providers are covered at 100%, while services provided by an Out-of-Network Provider are covered at 80%.
- Please refer to the plan brochure available at www.gallagherkoster.com/Brandeis and click on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

Rates	Annual
Effective Dates	8/15/13 - 8/14/14
Student	\$1,903.00
Student & Spouse	\$7,974.00
Student & Child(ren)	\$4,961.00
Student & Family	\$11,032.00

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.Express-Scripts.com.
- At designated Express Scripts pharmacies you will pay a \$10 co-payment for a 30-day supply of a Tier-1 drug, a \$25 co-payment for a 30-day supply of a Tier-2 drug, and a \$45 co-payment for a 30-day supply of a Tier-3 drug.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay 2x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherkoster.com/Brandeis 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/Brandeis and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.
- Some prescription drugs require **Prior authorization** from BCBS or are part of the **Step Therapy** program.
 - Prescriptions that require prior authorization need to be approved in advance by BCBS before you can fill your prescription. Your medical provider needs to complete a Prior Authorization form and send it to BCBS. To find out which prescriptions require prior authorization and to download the form, go to <http://www.bluecrossma.com/pharmacy>.

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

Yes, pre-existing conditions are covered immediately as any other Injury or Sickness; there is no waiting period.

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 Student Blue 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. Your school's Health Services website is: www.brandeis.edu/studentaffairs/health/.

Do I get an ID Card?

Yes, ID cards will be mailed to the address Brandeis University has on file for you, either your mailstop box on file with the University or a local address. ID cards for International students who do not have a local address will be delivered to the Student Health Center.

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

Yes, the Student Blue 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 Blue 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 \$250 per person, per policy year deductible that applies to services received from a Non-Preferred Provider. There is no deductible for services received from a Preferred 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 BCBS 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/Brandeis 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?

BCBS (In Network) Providers will bill the claims administrator. The billing information is on the back of your health insurance ID card. However, if you do seek services from a Non-BCBS Provider (Out-of-Network) you may need to pay for the services you receive and then seek reimbursement from BCBS directly. Please send your bill (and proof of payment if seeking reimbursement) to

the claims administrator at the following address. You will be responsible for any difference between the allowed charge and the provider's actual billed charge (this is in addition to your deductible and/or your co-insurance).

In an emergency, such as a suspected heart attack, stroke 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:

Blue Cross Blue Shield
P.O. Box 9860630
Boston, MA 02298

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 Blue Plan?

The Student Blue 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/Brandeis 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 Blue Plan until the end of the period for which you have purchased coverage.

Can I continue coverage after the policy terminates?

Yes, there is a non-group Conversion Plan offered through BlueCross BlueShield for MA residents call BlueCross BlueShield's member services at **800-422-3545** for more information and to enroll.

Are there any additional insurance products available?

Please visit www.gallagherkoster.com/Brandeis 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.