



**Frequently Asked Questions
For Goshen 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/Goshen
Phone: 1-877-320-4347
Email: GoshenStudent@gallagherkoster.com

I have questions about a specific claim or claims payment.

For Claims Submissions Outside Indiana:

HealthSmart, formerly Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
Website: www.klais.com
Phone: 1-877-349-9017

For Claims Submissions Inside Indiana:

Parkview Signature Care
PO Box 5548
Fort Wayne, IN 46895-5548
Website: www.parkviewtotalhealth.com
Phone: 1-800-666-4449

How can I find a Preferred Provider?

Signature Care (within Indiana)
Website: www.parkviewtotalhealth.com
Phone: 1-800-666-4449 x39100

MultiPlan Inc. (outside of Indiana)
Website: www.mutiplan.com
Phone: 1-888-342-7427

How can I find a Participating Pharmacy?

Express Scripts
Website: www.express-scripts.com
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?

On Call International
Toll Free U.S. and Canada: 1-800-850-4556
Call Collect Worldwide: 1-603-898-1713
Website: www.oncallinternational.com

How do I contact the 24/7 Nurseline?

24-hour Nurse Advice Line
1-800-850-4556

Enrollment & Eligibility

Who is eligible for the plan?

Enrollment in a health insurance plan is required for all students at Goshen College. To ensure compliance with this policy, students (as defined below), are automatically enrolled in and billed for the Student Accident and Sickness 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 undergraduate students with 12 or more credit hours will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is provided by the deadline.
- Graduate students can enroll in the the Student Health Insurance plan on a voluntary basis.
- Part-time students are not eligible for this coverage, but can review other options at www.gallagherkoster.com/acsa under the ACSA Student Medical Plan.

How do I enroll?

Undergraduate Students

All eligible full-time undergraduate students at Goshen College taking 12 or more credit hours who do not submit an online waiver by the deadline will be automatically enrolled in the Student Health Insurance Plan.

Graduate Students

Graduate Students who would like to voluntarily enroll into the Student Health Insurance Plan, may do so by completing the following steps:

1. Go to www.gallagherkoster.com/Goshen.
2. Click on 'Student Direct Pay 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 'Student Direct Pay Enroll' again to complete 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. 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. Please note, with the exception of the dependent entering the country for the first time, all other qualifying events noted above will only be approved if experienced by the student. 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/Goshen, 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, etc.) in the Goshen, IN area?
- Does your plan have doctors and hospitals in the Goshen, IN 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 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 health insurance plan?

If you determine your coverage to be comparable and would like to waive the Student Accident and Sickness Insurance Plan:

1. Go to www.gallagherkoster.com/Goshen.
2. Click on '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 your online waiver form you will be asked to review the information provided and click 'submit' to complete the process. Immediately upon submitting your online waiver form you will receive a confirmation number. Please save this number and print a copy of the confirmation for your records.

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 the Affordable Care Act.

- The plan maximum has been increased to \$500,000 per policy year.
- Internal limits have been removed for the following benefits: Prescription Drugs, Hospital Outpatient Expense, Outpatient Physiotherapy, Psychotherapy, Substance, and Ambulance Services.
- The \$400 Wellness Benefit has been replaced with the Preventive Care Services benefit that covers general physicals, GYN exams, immunizations at 100% with no cost sharing for In Network Providers.
- An out-of-pocket maximum of \$6,250 per student has been implemented.

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.
- The maximum benefit allowed for each Accident or Sickness is \$500,000. Refer to their brochure for a schedule complete Schedule of Benefits. .
- Services provided by a participating network provider are generally covered at 80%, while services provided by a non-network provider are generally covered at 60%.
- Please refer to the plan brochure available at www.gallagherkoster.com/Goshen and click on 'My Benefits & Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

Undergraduate Student Hard Waiver Rates

	Annual Rates 8/15/2013 – 8/14/2014	Fall Rates	Spring/Summer Rates	Summer Rates
Student Only	\$1,348	\$487	\$861	\$458
Spouse Only	\$2,479	\$910	\$1,569	N/A
Each Child	\$1,910	\$697	\$1,213	N/A

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 \$15 copayment for a 30-day supply of a generic drug, a \$30 copayment for a 30-day supply of a preferred brand name drug, and a \$50 copayment for a 30-day supply of a non-preferred brand name drug up to the \$1,000 maximum benefit per policy year.
- Prescriptions are also available through a Mail Service Program. Through the Mail Service Program you will pay two 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/Goshen 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/Goshen and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

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 6 months immediately prior to the effective date of the Goshen College Student Health Insurance Plan without a lapse in coverage.

- 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 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 with the Goshen College Student Health Insurance Plan.

Do I get an ID Card?

Yes, ID Cards are made available online 24-48 hours upon enrollment in the plan. You can print your ID from the Gallagher Koster website using the instructions below.

How do I print an ID Card online?

1. Go to www.gallagherkoster.com/Goshen.
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 Goshen College 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 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.

This plan has a \$150 deductible per Insured Person per policy year that applies to services received from an In-Network Provider and a \$250 deductible per Insured Person per policy year that applies to services received from a Out-of-Network Provider.

Finding a Provider

Can I go to any doctor or hospital?

Yes, you can go to any provider; however, you can save money by seeing providers that participate in Signature Care (within Indiana) and Multiplan (outside Indiana) because providers participating in these networks have agreed to accept a predetermined negotiated amount, or Preferred Allowance as payment for their services.

Go to www.gallagherkoster.com/Goshen, 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 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:

For Claims Submissions Outside Indiana:
HealthSmart, formerly Klais & Company, Inc.
1867 West Market Street
Akron, OH 44313
Website: www.klais.com
Phone: 1-877-349-9017

For Claims Submissions Inside Indiana:
Parkview Signature Care
PO Box 5548
Fort Wayne, IN 46895-5548
Website: www.parkviewtotalhealth.com
Phone: 1-800-666-4449

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 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/Goshen 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 policy year.

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/Goshen 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.