



Frequently Asked Questions 2014-2015 Mandatory Clinical Accident Insurance Policy

Who do I contact if I have questions or need help?

Questions about what's covered, how to access benefits or enrollment concerns?

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-877-320-4347 or 1-617-769-6042
Email: ololstudent@gallagherstudent.com
www.gallagherstudent.com/LOLO

Questions about a specific claim or claims payment?

HealthSmart Benefit Solutions
3320 West Market Street
Suite 100
Fairlawn, OH 44333
1-877-349-9017
akronclaims@healthsmart.com

Enrollment/Eligibility

Who is eligible?

- All clinical and "wet-lab" students are eligible for the Clinical Accident Insurance Plan each semester.

How do I enroll?

- All eligible students are automatically enrolled in the Plan by the school on a mandatory basis.

Insurance Plan Benefits

What is covered under the Clinical Accident Insurance Plan?

- Expenses incurred as a result of an accident occurring while participating in a school related clinical activity.
- The plan offers comprehensive benefits that include, but are not limited to, hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, and emergency care.
- The maximum benefit allowed for each accident is \$10,000.
- Services provided by a participating network provider are generally covered at 100% of Reasonable & Customary Charges.
- Please visit www.gallagherstudent.com/LOLO for complete details about coverage, limitations and exclusions.

Does this plan have a deductible? What is a deductible?

- No, the 2014-2015 Clinical Accident 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 while covered under the Clinical Accident Insurance Plan.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

Physicians should bill the claims administrator. The billing information is on the back of your health insurance ID card. However if do you receive a bill or you paid for a service and need to be reimbursed, you should send your bill (and proof of payment if seeking reimbursement) to the claims administrator at the address below.

You do not need an additional claims form. Make sure your name, health insurance ID number, and school name are on the bill. Make a copy for your records and send it to the claims administrator.

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