



Frequently Asked Questions For Occidental College Students 2014-2015 Student Health Insurance Plan

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“How do I...”

<i>Log in?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/oxy. 2. On the top right corner of the screen, click ‘Student Login’. 3. Follow the login instructions.
<i>Enroll?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/oxy. 2. On the left navigation toolbar, click ‘Student Enroll’. 3. Log in (if you haven’t already). 4. Click the ‘I want to Enroll/Waive’ button. 5. Follow the instructions to complete the form. 6. Print or write down your reference number.
<i>Enroll my dependents?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/oxy. 2. On the left navigation toolbar, click ‘Dependent Enroll’. 3. Log in (if you haven’t already). 4. Follow the instructions to complete the form and submit payment. 5. Print or save a copy of the confirmation page.
<i>Waive?</i>	<p><i>If you believe your current coverage is comparable to the Student Health Insurance Plan, you can apply to waive the Occidental Plan:</i></p> <ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/oxy. 2. On the left navigation toolbar, click ‘Student Waive’. 3. Log in (if you haven’t already). 4. Click the ‘I want to Waive’ button. 5. Follow the instructions to complete the form. 6. Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.
<i>Print an ID card?</i>	<p><i>ID cards are usually available 5-7 business days after your eligibility is confirmed.</i></p> <ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/oxy. 2. On the left toolbar, click ‘Account Home’. 3. Log in (if you haven’t already). 4. On the left toolbar, under ‘My Account’, click on ‘Authorize Account’. 5. Enter your Student ID number and your date of birth. 6. Click on ‘Authorize Account’. 7. You will be redirected to the ‘Account Home’ page, then click on ‘Generate ID Card’ under ‘Coverage History’.
<i>Change my address?</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/oxy. 2. On the left toolbar, click ‘Account Home’. 3. Log in (if you haven’t already). 4. You will be redirected to the ‘Account Home’ page, then click on ‘Address’. 5. Click ‘Edit Address’.
<i>Find a Doctor?</i>	Go to www.gallagherstudent.com/oxy and click on ‘Find a Doctor’.
<i>Find a Participating Pharmacy?</i>	Go to www.gallagherstudent.com/oxy and click on ‘Pharmacy Program’.

Insurance Plan Benefits

What changes have been made to the plan for the 2014-2015 Policy Year?

- Domestic students who are insured through a health insurance plan that is comparable to Occidental's Student Health Insurance Plan can request to waive the Student Health Insurance Plan by completing an online waiver form. This option does not apply to International students who will be automatically enrolled in the Student Health Insurance Plan.
- The Student Health Insurance Plan is fully compliant with the final phase of healthcare reform.
- The \$500,000 plan maximum benefit per policy year has been removed; the plan maximum is now unlimited.
- The coinsurance for Preferred (In-Network) Providers has changed to 90%, and the coinsurance for Out-of-Network providers has changed to 70%.
- Most services provided by Occidental's Emmons Student Wellness Center are covered at 100%.
- A \$100 In-Network and \$300 Out-of-Network per policy year deductible has been implemented
- A benefit for Pediatric Dental and Vision for Insureds up to the age of 19 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.
- 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 In-Network Providers.
- Services provided by a participating In-Network Provider are generally covered at 90%, while services provided by an Out-of-Network Provider are generally covered at 70%.
- Please refer to the plan brochure available at www.gallagherstudent.com/oxy by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Fall (08/01/2014-01/19/2015)	Spring (01/20/2015-07/31/2015)
Enrollment/Waiver Deadline	August 1, 2014	TBD
Student	\$863	\$863
Spouse*	\$2,235	\$2,235
All Children*	\$956	\$956
All Dependents*	\$3,190	\$3,190

*A nominal, non-refundable processing fee applies.

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

Yes, pre-existing conditions are covered immediately under the 2014-2015 Student Health Insurance Plan.

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 \$100 per insured person, per policy year deductible that applies to services received from a Preferred (In-Network) Provider and a \$300 per insured person, per policy year deductible that applies to services received from an Out-of-Network Provider.

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 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 basic services are available to them. Occidental College's Student Wellness Center is www.occidental.edu/emmons-student-wellness-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 basic medical care, preventive health education, and supportive counseling services. The staff applies an integrated 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. Most services provided by Emmons are paid at the 100%. Please note, however, that there is a \$10 copayment for illness and injury visits.

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.gallagherstudent.com/oxy and click on 'Find a Doctor' to locate participating In-Network Providers.

Do I get an ID card?

Yes, ID cards are available online and you should print your card before arriving on campus. They may be printed from a computer or viewed on your smart phone. ID cards will also be delivered to your campus mailbox.

How do I get my prescriptions filled?

- Prescriptions can be filled at a UnitedHealthcare participating pharmacy. To find a list of participating pharmacies near you, visit www.gallagherstudent.com/oxy and click on 'Pharmacy Program'.
- At participating pharmacies, you will pay a \$15 copayment for a 30-day supply of a Tier-1 drug, and a \$30 copayment for a 30-day supply of a Tier-2 drug, and a \$50 copayment 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 2.5x the cost of a 30-day supply for a 90-day supply of your prescription drug. Click on 'Pharmacy Program' at www.gallagherstudent.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.

Students who are studying or traveling abroad and need more than a 30-day supply of their prescription may fill out a Prescription Override form by visiting www.gallagherstudent.com/oxy and selecting 'Pharmacy Program', then 'Pharmacy Override Form'.

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.

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 the premium.

In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Evacuation 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 ID 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 school name are on the bill.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

- All Domestic students who are registered in a degree program at Occidental College are automatically enrolled in the Student Health Insurance Plan unless proof of comparable coverage is received and the waiver process is completed by the waiver deadline.
- All International students who are registered in a degree program at Occidental College are automatically enrolled in the Student Health Insurance Plan on a mandatory basis.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) at the same time as your own initial plan enrollment by following the steps described in the 'How do I...' section of this document. 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 also 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 Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 31 days after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the student loses eligibility.

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 health insurance plan held by your parent(s). However, before you do so, you should fully compare your family plan against this Student Health Insurance 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 Health Insurance Plans are generally less expensive than non-subsidized individual plans with similar benefits. Your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Health Insurance Plan, especially if your parents' plan is considered a 'high deductible' plan.

What is considered 'comparable coverage'?

Determining comparable coverage requires comparison of cost-sharing levels (deductibles and coinsurance) and access to In-Network Providers. The level of benefits should meet or exceed the benefits provided through the Student Health Insurance Plan. Coverage is considered comparable if it provides students with access to a range of services in and around the area where they attend school. Services include, but are not limited to, preventive and primary care, emergency care, surgical care, inpatient and outpatient hospitalization benefits, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescriptions, and mental health and substance abuse treatment. Also, consider the amount of your current plan's deductible and In- and Out-of-Network coinsurance to avoid high out-of-pocket costs. Students should be able to seek these services from providers who are considered In-Network or Preferred. If your current plan is an HMO, it is very likely that coverage is limited, or not available, outside of the HMO's service area.

Plans that only provide emergency services in the campus area are not considered comparable.

Can I waive the Student Health Insurance Plan with any of the insurance plans offered through my State's Marketplace?

Students are eligible for the insurance plans offered through the Marketplace in their home State. If you are a resident of the state in which you are attending college, you can waive your Student Health Insurance Plan with a comparable plan purchased through your State's Marketplace or if you are covered as a dependent on insurance plan held by your parent(s). Please review these plans carefully. Many of these plans will have a deductible much greater than the deductibles on the Student Health Insurance Plan which will increase your out-of-pocket costs. Also look at the In-Network and Out-of-Network Provider coverage levels to be sure that In-Network Providers are located near your campus. Please note, choosing to enroll in a State Marketplace plan mid-year is not considered a qualifying event that would allow you to terminate enrollment in the Student Health Insurance Plan.

Is there anything I need to know before waiving coverage?

Before waiving coverage you should review your current policy, considering the following:

- Will your current plan cover medical and mental health care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) in the greater Los Angeles area, and/or if applicable, the location of your off-campus program?
- Does your plan have doctors and hospitals near campus in the greater Los Angeles area, and/or if applicable the location of your off-campus program?
- Check the cost -- is the annual cost of this Student Health Insurance 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?

Please Note:

- International students are enrolled in the Student Health Insurance Plan on a mandatory basis and cannot waive coverage.
- Students who do not complete a waiver form by the published deadline will be automatically enrolled in and billed for the Student Health Insurance Plan. The enrollment and waiver deadline for Occidental College is August 1, 2014.
- All students must submit an enrollment or waiver form by the deadline.

Will my waiver be audited/ verified?

Yes, all submitted waiver forms will be subject to verification. The verification will confirm the information submitted is accurate and that your coverage is currently in force. Most waivers will be verified within 24-48 hours. Once your waiver has been verified, you will receive an email notification to the address we have on file for you informing you of acceptance or denial of the waiver. If your waiver is denied, the email will contain further information on how to revise and resubmit your form.

As a result of this verification process, it is possible that the insurance you have previously waived with will no longer be considered comparable.

Claims Processing

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

Physicians and hospitals should bill the claims administrator. The billing information is on the back of your Student 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. 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 address provided in the Important Contact Information section of this document.

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 notification 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 promptly. You may also receive a request 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 is considered your primary insurance plan and will pay claims first. If you enroll in the Student Health Insurance Plan and will also be insured by another insurance plan, you might need to supply a provider with information about your other insurance plan.

Plan Enhancements

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, 2015. However, if you graduate in December, you will be only covered until the end of the fall term, January 19, 2015.

Are there any additional insurance products available?

Please visit www.gallagherstudent.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 intended to provide a summary of the available benefits. Please refer to the brochure for a complete description of the benefits, exclusions, and limitations of the plan.

Important Contact Information

Information Needed	Who to Contact	Contact Information
<i>Questions about enrollment, coverage, benefits, or ID cards</i>	Gallagher Student Health & Special Risk	Gallagher Student Health & Special Risk 500 Victory Road Quincy, MA 02171 Phone: 1-800-396-5977 Email: oxystudent@gallagherstudent.com Website: www.gallagherstudent.com/oxy
<i>On-Campus Assistance for Health Insurance or Claims Questions</i>	Julie Gordon, Emmons Student Wellness Center	Julie Gordon Client Service Representative for UnitedHealthcare Emmons Student Wellness Center Email: jgordon@oxy.edu Phone: 1-323-259-2657, x. 2836
<i>Questions about claims and claims payment</i>	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380 Phone: 1-866-948-8472 Email: GKClaims@uhcsr.com Website: www.uhcsr.com
<i>Questions about preferred providers</i>	UnitedHealthcare Options PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/oxy , click on 'Find a Doctor'
<i>Questions about participating pharmacies</i>	UnitedHealthcare Pharmacy Network	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/oxy , click on 'Pharmacy Program'
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	FrontierMEDEX	Toll-free within the United States: 1-800-527-0218 Collect from outside the United States: 1-410-453-6330
<i>Questions about assistance programs</i>	Collegiate Assistance Program	Website: www.gallagherstudent.com/oxy , click on 'Discounts & Wellness'