



Frequently Asked Questions For Wheaton 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/WheatonIL. 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/WheatonIL. 2. On the left toolbar, click ‘Student Waive/Enroll’. 3. Log in (if you haven’t already). 4. Click the green ‘I want to Enroll’ button. 5. Follow the instructions to complete the form. 6. Print or write down your reference number.
<i>Enroll my dependents?</i>	Dependent and spouse enrollment must be completed by emailing health.insurance@wheaton.edu with the full name of dependent/spouse, date of birth, qualifying event, contact information and insured student.
<i>Waive?</i>	<p><i>If your current coverage is comparable to the Student Health Insurance Plan:</i></p> <ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/WheatonIL. 2. On the left toolbar, click ‘Student Waive/Enroll’. 3. Log in (if you haven’t already). 4. Click the red ‘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/WheatonIL. 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/WheatonIL. 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 ‘Address’. 8. Click ‘Edit Address’.
<i>Find a Doctor?</i>	Go to www.gallagherstudent.com/WheatonIL and click on ‘Find a Doctor’.
<i>Find a Participating Pharmacy?</i>	Go to www.gallagherstudent.com/WheatonIL and click on ‘Pharmacy Program’.

Insurance Plan Benefits

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

- The Student Health Insurance Plan is compliant with the final phase of healthcare reform.
- The maximum benefit per policy year is now unlimited.
- Pediatric Dental and Vision benefits have been implemented for those up to the age of 19.

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 80%, while services provided by an Out-of-Network Provider are generally covered at 60%.
- Please refer to the plan brochure available at www.gallagherstudent.com/WheatonIL by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

How much does the plan cost?

	Annual (8/01/2014 - 7/31/2015)	Fall Only/First Semester (8/01/2014 - 1/31/2015)	Spring Semester (2/01/2015 - 7/31/2015)
Enrollment/Waiver Deadline	9/11/2014	9/11/2014	1/29/2015
Student, through 21*	\$2,042	\$1,021	\$1,245
Student, 22 and Over*	\$2,459	\$1,229.50	\$1,488
Spouse	\$6,317	\$3,158.50	\$3,685
Child(ren)	\$3,427	\$1,713.50	\$1,999

* Student premium rate includes a University Administrative Fee.

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 \$300 per person, per policy year deductible (limit of 3 per family) that applies to services received from an In-Network Provider and a \$300 per person, per policy year deductible (limit of 3 per family) 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 the Student Health Center. Students should be aware that on-campus Health Services are available to them. Your school's Health Services website is <http://www.wheaton.edu/healthsvcs>.

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 PHCS 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/WheatonIL and click on 'Find a Doctor' to locate participating In-Network Providers.

Do I get an ID card?

Yes, ID cards are available online. They may be printed from a computer or viewed on your smart phone.

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.gallagherstudent.com/WheatonIL and click on 'Pharmacy Program'.
- Students who fill generic drugs at Student Health Services will only have to pay a \$5 copayment.
- At participating pharmacies, you will pay a \$15 copayment for a 30-day supply of a generic drug, a \$25 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.

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.gallagherstudent.com/WheatonIL 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/WheatonIL 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 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 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 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?

Enrollment in a health insurance plan is strongly recommended for all students at Wheaton College, but required for the students listed below. 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 by the waiver deadline.

- Degree-seeking students regardless of the number of credit hours for which they are registered (except for degree-seeking modular students)
- Special students taking 9 or more credits
- Students on Deferred Enrollment (Consortium, HNGR, Internship) unless they are entering their home country for the semester in which universal healthcare is provided
- Psy-D students registered for classes on campus
- Consortium students from other colleges

- Eastern European Tutorial students
- Honey Rock students registered for credit hours

Students completing their thesis or dissertation studies are not required to meet the health insurance requirements, but have the option of enrolling in the Student Health Insurance Plan on a voluntary 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 employer health insurance plan held by your parent(s). However, before you do so, you should fully compare the employer 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 individual plans with similar benefits. In fact, your total out-of-pocket cost (including premium and deductibles) may be significantly LESS with this Student Health Insurance Plan, especially if your parents' employer 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 plan purchased through your State's Marketplace. Please review these plans carefully. Many of these plans will have a deductible 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 care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?

- 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?

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 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 has a coordination of benefits provision. This means your plan with Gallagher Student Health & Special Risk 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 the brochure for details.

Plan Enhancements

What enhancements are available under this plan?

Exclusively from Gallagher Student Health & Special Risk, enrolled students have access to a menu of products at no additional cost. More information is available by visiting www.gallagherstudent.com/WheatonIL 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 period for which you have purchased coverage. There is no option to continue coverage after the policy terminates.

Are there any additional insurance products available?

Please visit www.gallagherstudent.com/WheatonIL 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: 1-855-275-3700 Email: wheatonILstudent@gallagherstudent.com Website: www.gallagherstudent.com/WheatonIL
<i>Questions about claims and claims payment</i>	HealthSmart Benefit Solutions	HealthSmart Benefit Solutions 1867 West Market Street Akron, OH 44313 Phone: 1-800-331-1096 Email: akronclaims@healthsmart.com Website: www.healthsmart.com
<i>Questions about preferred providers</i>	Private Healthcare System (PHCS)	Phone: 1-800-922-4362 Website: www.gallagherstudent.com/WheatonIL , click on 'Find a Doctor'
<i>Questions about participating pharmacies</i>	Express Scripts	Phone: 1-800-892-5119 Website: www.gallagherstudent.com/WheatonIL , click on 'Pharmacy Program'
<i>Questions about Gallagher Complements</i>	EyeMed (Discount Vision), Basix (Dental Savings), and CampusFit	EyeMed Phone: 1-866-839-3633 Website: www.enrollwiththeyemed.com Basix and CampusFit Phone: 1-888-274-9961 Website: www.basixstudent.com
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	On Call International	Toll-free within the United States: 1-800-407-7303 Collect from outside the United States: 1-603-898-9159