

Frequently Asked Questions
For Brandeis University
2007-2008 Student Injury and Sickness Insurance Plan

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

Questions about enrollment, benefits, ID cards, how the plan works?

Koster Insurance Agency
500 Victory Road
Quincy, MA 02171
1-800-457-5599
Email: brandeisStudent@Kosterins.com

Questions about a specific claim or claims payment?

United Healthcare **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Email: claims@uhcsr.com
Register for Online Claims Look-Up at www.studentresources.com

How can I find Preferred Providers in Harvard Pilgrim or United Healthcare?

<http://www.uhcsr.com/lookupredirect.aspx?delsys=67>
1-800-767-0700

How can I find a participating pharmacy?

United Healthcare Network Pharmacy
www.uhcsr.com
1-877-417-7345

Questions about the EyeMed Discount Vision Plan?

www.enrollwitheyemed.com
1-866-839-3633

Questions about the Basix Dental Savings Plan?

www.basixstudent.com
(888) 274-9961

Question about United Healthcare's voluntary dental plan?

www.kosterweb.com (click on Additional Programs to download enrollment forms)
1-800-767-0700

Questions about the worldwide Travel Assistance

Scholastic Emergency Services
Within the U.S. 877-488-9833
Outside the U.S. 609-452-8570

This plan is underwritten by:

HPHC Insurance Company, Inc., affiliate of Harvard Pilgrim Health Care, Inc.

Enrollment/Eligibility

Who is eligible?

- All full-time and three quarter time undergraduate and graduate students.
- Eligible Students may also insure their dependents. Eligible dependents are the spouse, husband, wife or domestic partner and unmarried children under 19 years of age; or 23 years, if a full time student at an accredited institution of higher learning, who are self supporting.

How do I enroll?

- All full-time and ¾ time undergraduate and graduate students will be automatically enrolled in the Qualifying Student Health Insurance Plan (QSHIP) by Brandeis University unless documentation of comparable coverage is indicated on the online Insurance Selection Reporting Form submitted in sage to the University.
- Eligible Students who waive coverage under the Qualifying Student Health Insurance Plan (QSHIP) but lose their other insurance coverage during the policy year should go in person to the Student Health Center for assistance.

I have my own coverage that is comparable to the Qualifying Student Health Insurance Plan (QSHIP). How do I waive participation in the school's plan?

- Eligible undergraduate and graduate students must complete and submit an online Insurance Selection/Reporting Form in sage to Brandeis University by the deadline dates below. Students who fail to respond by the deadline dates will be automatically enrolled and charged for Qualifying Student Health Insurance Plan (QSHIP).
- The deadline to notify Brandeis University of comparable insurance coverage for students enrolling for the Fall Semester is July 1, 2007; for the Spring Semester is January 1, 2008 and for the Summer Semester is June 1, 2008.

Do I get an ID card?

- Domestic students who elect to enroll in the QSHIP online in sage through Brandeis University will receive their ID cards at their local address or mailstop boxes on file with the University. Domestic students who are enrolled by default in the QSHIP will receive their ID cards in their campus mailbox. ID cards for international students will be delivered to the Student Health Center. Carry your ID card at all times and show it to the doctor any other healthcare provider before receiving care.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered under the Brandeis University Student Health Insurance (QSHIP) program. Your provider can always call Koster Insurance Agency at 800-457-5599 to verify eligibility.
- If you need an ID card, request one online at: www.kosterweb.com.
 - If your eligibility has been submitted to Koster, you can print an ID card online at www.kosterweb.com, click on "Student Access" and then click on "Generate ID Card".

Insurance Plan Benefits

I'm a returning student and currently enrolled in the Qualifying Student Health Insurance Plan, what changes have been made for 2007-08?

- Harvard Pilgrim will be the Insurance Company underwriting the Student Health Insurance Plan.
- Claims will be paid by United Healthcare **Student**Resources located in Plano, TX
- The local provider network (MA, ME and CT) will be Harvard Pilgrim, while United Healthcare Options PPO will be the national provider network.
- The plan design will be the same as 2006-07, with the following changes:
 - The policy year deductible of \$150.00 has been eliminated.
 - The Ambulance Benefit has been increased from 100% of Usual & Customary up to \$400 to 100% of Usual Customary up to \$600 per trip.
 - The Outpatient Miscellaneous Benefit Maximum has been increased from \$2000 to \$3000 per accident or sickness.
 - A vision benefit has been added that will cover one eye exam up to a \$100 maximum per year.
 - A Wellness Benefit has been added that will cover one annual physical, routine screening and immunizations (including HPV) to be paid at 80% with a \$400 maximum per policy year.

What is covered under the Student Health Insurance Plan?

- The plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, lab and x-rays, mental health, prescription drugs up to \$1,500 per policy year (3-tier copay structure, refer to question on the pharmacy benefit), physician office visits (\$15 office visit copay), emergency medical evacuation and repatriation of remains services.
- The maximum benefit per Injury and Sickness per Insured Person is \$100,000.
- The maximum Outpatient Miscellaneous Expense Benefit per Injury or Sickness per Insured Person is \$3,000.
- Coverage is generally 100% of the Preferred Allowance for covered services rendered by a Network Provider and 80% of Reasonable and Customary Expense when covered services are rendered by a Non-Network Provider.
- Please refer to the brochure for limitations and exclusions.

How are prescription drugs covered?

- The prescription program is available through the United Healthcare Network Pharmacy Program.
- The pharmacy network includes national pharmacy chains such as CVS, Brooks, Walgreen and Rite Aid as well as local independent pharmacies.
- There is a \$10 copay for 30 day supply of a generic drug, a \$25 copay for a 30 day supply of a preferred brand name drug, and a \$40 copay for a 30-day supply of a non-preferred brand name drug.
- The per policy year maximum of \$1,500 per person.

Mail Service Program

Mail Service Prescription Drug Program

Medications that are taken for a chronic condition can be filled for up to a 90-day supply using United Healthcare's Network Pharmacy Mail Service Program. Using the Mail Service Prescription Drug Program, a 90-day supply of a prescription can be filled with a copayment that is 2.5 times the retail copayment.

For more information on the pharmacy program or to enroll in the mail service, go to www.uhcsr.com

What if I have a pre-existing condition, am I covered?

Yes, the Student Health Insurance Plan (QSHIP) covers a Pre-Existing condition as any other covered Injury or Sickness.

Am I required to get a referral from my school's Health Services before I seek treatment elsewhere?

- There is no referral requirement under the Qualifying Student Health Insurance Plan (QSHIP).
- In order to receive coverage under the Learning Disabilities Expense Benefit, a referral is required from the Psychological Counseling Center.
- Please refer to the plan brochure for complete details about coverage, limitations, and exclusions.

Does this plan cover me when I am off campus?

Yes, the Student Health Insurance Plan covers you during semester breaks, summer vacation and even if you're studying abroad. You'll be covered for the period for which you paid premium. So if you paid premium for the entire year, you would be covered from August 15, 2007 through August 14, 2008.

Will this plan cover me if I travel/study abroad?

Yes. Whether studying or traveling abroad, the Qualifying Student Health Insurance Plan (QSHIP) provides the same benefits as if you were on campus. When outside of the United States, you will likely be asked to pay for your medical care first and then will need to seek reimbursement. Covered Medical Expenses will be reimbursed on a Non-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 insure that your name, ID number, address (to receive your reimbursement check), and your College's name are on the bill.

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

No, the Student Health Insurance Plan does not have a deductible.

Finding a provider

Can I go to any doctor or hospital?

Yes. However, you can save money from seeing providers that participate in either the Harvard Pilgrim or United Healthcare PPO Options Preferred Provider Network.

- Your out-of-pocket expenses will be less because Network providers are reimbursed at 100% of the Preferred Allowance; Non-Network providers are reimbursed at 80% of Usual and Customary charges.
- Preferred Allowance is a preferred negotiated fee that providers have agreed to accept as their payment. Non-Network providers have not agreed to accept the Preferred Allowance as their payment.
- You should be aware that Network hospitals might be staffed with Non-Network doctors, so it's not a guarantee that all charges will be paid at the preferred allowance.
- Take the time to ask the providers you want to see if they participate in one of the Network provider networks.

How do I find a Network Provider?

Providers in both networks can be found at,
<http://www.uhcsr.com/lookupredirect.aspx?delsys=67>
1-800-767-0700

Claims Processing

If I receive a bill for services I received, what should I do?

Physicians should bill the claims administrator directly. If you receive a bill, you should also forward it to the claims administrator at the address below. You do not need a claim form. Make sure your name, ID number, and school name are on the bill, make a copy for your records, and send it to the claims administrator.

For services received on or after August 15, 2007, please submit claims to:

United Healthcare **StudentResources**
PO Box 809025
Dallas, TX 75380-9025
800-767-0700
Email: claims@uhcsr.com
Register for Online Claims Look-Up at www.studentresources.com

For services received prior to August 15, 2007, please submit claims to:

Klais and Company, Inc.
1867 West Market Street
Akron, OH 44313
800-331-1096
Email: Klaisclaims@klais.com

Is any other information needed in order to pay a claim?

If the treatment you received was a result of an accident, you might receive a letter from **StudentResources** asking you 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.

Plan Enhancements

Does this plan cover the cost of routine eye exams or the cost of eyewear?

- The Student Health Insurance Plan provides for one annual eye exam per policy year (covered up to \$100).
- In addition, if you are enrolled in the Student Health Insurance Plan, you are also enrolled in the EyeMed Vision Program.
- EyeMed's plan includes discounts on prescription eyeglasses, contact lenses or even non-prescription sunglasses. Some of the nation's most highly qualified laser vision correction surgeons will even offer savings.
- EyeMed has over 45,000 providers, including LensCrafters, Sears Optical, JC Penney Optical, Pearle Vision and Target Optical.
- Contact EyeMed at: <http://www.enrollwiththeyemed.com>
- This is not an Insurance Plan.

What about dental coverage?

Currently, there is no dental coverage under the Student Health Insurance Plan (QSHIP). However, enrollment in the Student Insurance Plan (QSHIP) includes a Dental Savings Program and dental insurance is also available through United Healthcare.

- An exclusive plan for students enrolled in the Student Health Insurance Plan.
- Operated by Basix, LLC to provide students with access to general and specialty dental care from a select network of local dentists.
- A network of providers that have met strict credentialing and quality assurance requirements.
- A network of participating dental providers that have agreed to accept negotiated prices for the services they provide.
- Students will be responsible for paying for services they receive at the time of the visit.
- Students will generally save from 20% to 50% of charges for a wide range of dental services – from routine cleanings to root canals.
- Because the Dental Savings Program is not insurance, there are no claim forms, annual maximums, benefit limitations and conditions or other plan provisions.
- Students can log onto the website, www.basixstudent.com to locate participating dental providers, download the fee schedule and learn more about the Program.
- This is not an Insurance Plan.

United Healthcare also offers a voluntary dental insurance plan.

Dental services are covered up to \$500 per calendar year. Covered services include: oral exams, x-rays, lab and other diagnostic tests, preventive fluoride treatment, simple extractions, and limited surgical procedures. For information on the United Healthcare voluntary dental insurance plan, go to the Brandeis University homepage at www.kosterweb.com and click on “Additional Programs”.

Are there any other Plan Enhancements?

In addition to the Dental Savings Plan, Basix offers free downloadable mp3 files focused on developing healthy habits: Need some exercise? Download one of a dozen stationary bike workouts that range from an easy introduction to a simulated criterium road race. Coached walking routines and treadmill routines are also available. Need some sleep? Try one our eight guided imagery and Qigong relaxation downloads. • Need help with weight management? We have two mp3 files specifically designed to help you maintain a healthy weight, one specifically dealing with the “Freshman 15”. Full details of the program can be viewed at the website: www.basixstudent.com.

Additional Coverage Options

Is there any supplemental coverage I can purchase in addition to the Student Insurance Plan?

- Yes, Insured Students may purchase the Optional Major Medical Benefit at the beginning of the policy year. The Optional Major Medical Benefit begins after the Basic Maximum Benefit of \$100,000 has been paid and increases the maximum benefit per Covered Injury or Sickness to \$500,000. The Optional Major Medical Benefit is subject to an additional premium and in order to enroll in it, an application and applicable premium must be submitted by September 14, 2007 to Koster Insurance Agency. The cost of the optional major medical supplemental is \$537.00
 - You can enroll online through www.kosterweb.com.

Can I continue coverage after the policy terminates?

- No, there is no option to continue the policy after the termination date. Please contact Koster Insurance Agency for other possible insurance plan options.

This document is only a summary of the benefits available. Please refer to the actual Student Injury and Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the plan.