



Frequently Asked Questions For New England College of Optometry Students 2015-2016 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/NECO. 2. On the top right corner of the screen, click ‘Student Login’. 3. Follow the login instructions.
<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/NECO. 2. On the left 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>Enroll my dependents</i>	<ol style="list-style-type: none"> 1. Go to www.gallagherstudent.com/NECO. 2. On the left 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>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/NECO. 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/NECO. 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/NECO and click on ‘Find a Doctor’.
<i>Find a Participating Pharmacy</i>	Go to www.gallagherstudent.com/NECO and click on ‘Pharmacy Program’.

Insurance Plan Benefits

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 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%.
- This plan has a \$50 per insured, per policy year deductible that applies to services received from an In-Network Provider and a \$200 per insured, per policy year deductible that applies to services received from an Out-of-Network Provider.
- At participating pharmacies, you will pay a \$15 copayment for a 30-day supply of a Tier-1 drug, 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.
- Please refer to the plan brochure available at www.gallagherstudent.com/NECO by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

Are dental benefits included in the Student Health Insurance Plan?

There is a pediatric preventive dental benefit available for students and their enrolled eligible dependents up to the age of 19. Please see the Student Health Insurance Plan brochure for details. For students age 19 and older, please visit the Gallagher Student Health & Special Risk website (www.gallagherstudent.com) for coverage options available for purchase.

How much does the plan cost?

	Annual 8/26/2015-8/25/2016	Spring 02/09/2016-8/25/2016	Special Cov Period 05/09/2016-08/25/2016	Summer 05/16/2016-08/25/2016
Student	\$1,680	\$914	\$500	\$468
Spouse*	\$1,680	\$914	\$500	\$468
One Child*	\$1,680	\$914	\$500	\$468
Two or More Children*	\$3,360	\$1,828	\$1,000	\$936
Spouse and 2 or more Children*	\$5,040	\$2,742	\$1,500	\$1,404

*A nominal, non-refundable processing fee applies.

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.

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 have paid premium.

In addition to being covered for medical treatment and services, you will also be covered for Emergency Medical Evacuation, Repatriation of Remains and Travel Assistance Services through UnitedHealthcare Global, the 24-hour worldwide assistance service. All services must be arranged for in advance and provided by UnitedHealthcare Global. Any services not arranged by UnitedHealthcare Global 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 your school's name are on the bill.

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.

Eligibility, Enrollment & Waiving

Who is eligible for the plan?

All students registered for at least 75% of full-time credits are automatically enrolled in this insurance plan at registration, unless proof of comparable coverage is furnished.

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 the student experiences 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 the student experiences 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.

How does Health Care Reform affect the 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, lab work, diagnostic x-rays, physical therapy and chiropractic care, prescription drugs, 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 to enroll in an insurance plan offered through the Marketplace in their home State. If you are a Massachusetts resident, you can waive the Student Health Insurance Plan with a plan purchased through the Massachusetts Health Connector. 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.

If you are not a Massachusetts resident, there is good possibility that a plan purchased through your home State's Marketplace will not provide adequate coverage. Review this carefully.

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?

Please Note:

- 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.
- It is recommended that all students submit an online waiver form, whether enrolling or waiving.

Can I get a refund of my Student Health Insurance premium?

A refund of premium is only permitted in the following situations:

1. When a student enters the armed forces.
2. When a student enrolls in annual coverage and has one of the following occur:
 - a. Student enrolls in a subsidized Health Insurance Plan through the Massachusetts Health Connector and coverage is effective on or before the start of the spring health insurance coverage period (not academic spring semester).
 - b. Student enrolls in MassHealth (excluding MassHealth Limited, the Health Safety Net or the Children's Medical Security Plan) and coverage is effective on or before the start of the spring health insurance coverage period (not the academic spring semester).

For the second option above, the request for termination of coverage must be received by Gallagher Student Health & Special Risk no later than the last day of fall coverage.

Other than the above situations, if you are enrolled in the Student Health Insurance Plan and then become eligible to enroll in a different health plan, for any reason, a premium refund is not available.

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/NECO and clicking on the 'Discounts and Wellness' link.

Are there any additional insurance products available?

Please visit www.gallagherstudent.com/NECO 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: 1-844-484-0086 Email: NECOStudent@gallagherstudent.com Website: www.gallagherstudent.com/NECO
<i>Questions about claims and claims payment</i>	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: gkclaims@uhcsr.com Website: www.uhcsr.com
<i>Questions about preferred providers</i>	Harvard Pilgrim (in MA, NH, and ME), UnitedHealthcare Options PPO (Nationally)	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/NECO , click 'Find a Doctor'
<i>Questions about participating pharmacies</i>	UnitedHealthcare Network Pharmacy	Phone: 1-855-828-7716 Website: www.gallagherstudent.com/NECO , click 'Pharmacy Program'
<i>Questions about Gallagher Student 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 Websites: www.basixstudent.com and http://campusfit.basixwellness.com
<i>Worldwide assistance services (medical evacuation and repatriation)</i>	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@uhcglobal.com
<i>Questions about assistance programs</i>	NurseLine and Student Assistance	Phone: 1-877-643-5130