



## Frequently Asked Questions 2015-2016 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- 877-300-3548  
Email: [ololstudent@gallagherstudent.com](mailto:ololstudent@gallagherstudent.com)  
[www.gallagherstudent.com/OLOL](http://www.gallagherstudent.com/OLOL)

#### 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](mailto: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/OLOL](http://www.gallagherstudent.com/OLOL) for complete details about coverage, limitations and exclusions.

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

- No, the 2015-2016 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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