

Frequently Asked Questions Student Accident and Sickness Insurance Plan Becker College 2005-2006

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
800-457-5599
Email: BeckerStudent@kosterins.com

Questions about a specific claim or claims payment?

Pioneer Management Systems, Inc.
P.O. Box 9040, West Springfield, MA 01090
866-652-2543
Email: Student@pioneerhealth.com

How can I find a Preferred Provider?

Health Care Value Management (HCVN) (Regional Network, owned by CCN)
CCN
888-685-7774
www.ccnusa.com

How can I find an Express Scripts pharmacy?

www.ExpressScripts.com

Who is eligible?

- All students registered as full time or three quarter time at the University are automatically enrolled in and billed for the Student Accident and Sickness Insurance Plan
- Students enrolled in the Student Accident and Sickness Insurance Plan may also enroll their Eligible Dependents.

What is covered under the Student Accident and Sickness 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 services, prescription drugs, and physician office visits.
- Coverage varies from 100% to 80% depending on whether or not you seek services from a Network or Non-Network Provider.
- Coverage is subject to the limitations and provisions of the policy.

Can I go to any doctor or hospital?

Yes. However you can save money from seeing providers that participate in the Health Care Value Management Preferred Provider Network or in the CCN Preferred Provider Network.

- Your out-of-pocket expenses could be less because some of the Covered Medical Expenses if seen by a Preferred Providers will be reimbursed at 100% of the Preferred Allowance; Non-Network Providers are generally reimbursed at 80% of Usual and Customary charges.
- Preferred Allowance is a preferred negotiated fee that Preferred Providers have agreed to accept as payment. Non-Network Providers have not agreed to accept a preferred fee as their payment;
- You should be aware that preferred 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 doctors you want to see if they participate in on of the Preferred Provider Networks.

How do I find a preferred provider?

Contact:

Health Care Value Management (HCVM) (Regional Network, owned by CCN)

CCN

888-685-7774

www.ccnusa.com

What if I have a Pre-Existing Condition, am I covered?

- If you were previously covered under another health insurance plan immediately prior to enrolling in the Student Accident and Sickness Insurance Plan for at least 6 months without a lapse in coverage of more than 30 days, any pre-existing condition will be covered. If you were not enrolled in another health insurance plan or had a lapse in coverage of more than 30 days, you will be covered for a pre-existing condition up to \$1,500 for the first six (6) months of coverage under this policy. After you've been enrolled for 6 months, your pre-existing condition will be covered as any other condition.

Do I get an ID Card?

- You will receive an insurance ID Card on-campus at the Bursar's office. Carry it at all times and show it to the doctor or any other healthcare provider before receiving care or to the pharmacist when filling a prescription.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered under the Becker College Student Accident and Sickness Insurance Plan. Your provider can always call Koster Insurance at 800-457-5599 to verify eligibility.
- If you need an ID card, request one OnLine at www.kosterweb.com

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.

Pioneer Management Systems, Inc.
P.O. Box 9040
West Springfield, MA 0190
E-mail: student@pioneerhealth.com

How are prescription drugs covered?

- \$5 for a 30-day supply of a generic drug and \$20 for a 30-day supply of a brand name drug
- Per policy year maximum of \$500 per policy year.
- Use an Express Scripts participating pharmacy; CVS, Walgreens, Brooks, and local pharmacies.

Does this plan cover me when I am off campus?

- Yes, the Student Accident and Sickness Insurance Plan covers you during semester breaks and summer vacation. You'll be covered for the period for which you paid premium. So if you paid for coverage for the entire year, you would be covered from August 15, 2005 through August 14, 2006.

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

- The Student Accident and Sickness Insurance Plan does not cover vision services, but if you are enrolled in the insurance plan, you also get 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.
- Contact EyeMed at: <http://www.enrollwitheyemed.com>

What about Dental Coverage?

▪ The Dental Savings Program

The Dental Savings Program is an exclusive plan for students enrolled in the Student Accident and Sickness Plan. The program was developed by Basix, LLC to provide students access to general and specialty dental care from a select network of local dentists. The network of providers have met strict credentialing and quality assurance requirements. The network of participating dental providers 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. Student will generally save close to 50% of charges for a wide range of dental services – from routine cleanings to root canals. Because this is not an insurance plan, there are no claim forms, annual maximums, benefit limitations and condition or other plan provisions. Students can log onto the website: www.basixstudent.com to locate participating dental providers and the fee schedule.

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