

Quinnipiac

UNIVERSITY

2019-2020 Study Abroad Accident & Sickness Insurance Plan Frequently Asked Questions

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

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

Gallagher Student Health & Special Risk
500 Victory Road
Quincy, MA 02171
1-877-449-7939 or 1-617-769-6075
www.gallagherstudent.com/quinnipiacabroad

Questions about a specific claim or claims payment?

Health Special Risk, Inc.
HSR Plaza 4100 Medical Parkway
Carrollton, Texas 75007
1-972-512-5600 or 1-866-523-3183
QuinnipiacClaims@hsri.com

Questions or advice needed about the Worldwide Travel Assistance Services?

International SOS
SOS Members: 1-215-942-8478
www.internationalsos.com

Enrollment/Eligibility

Who is eligible?

- You may be covered under this Plan if you are an outbound student, faculty or staff who is a U.S. citizen, permanent resident of the U.S., or a Non-U.S. citizen traveling outside of the U.S. to temporarily pursue educational activities sponsored by the University.

How do I enroll?

- You will be automatically enrolled for this coverage by participating in approved Study Abroad Programs in conjunction with the Office of International Education.

How do I enroll my eligible dependents?

- Students, Faculty and Staff may enroll their eligible dependents online at www.gallagherstudent.com/QuinnipiacAbroad for an additional premium.
- Eligible dependents are defined as an Insured's lawful spouse or unmarried child, from the moment of birth to age 19 (25 if a full-time student), who is chiefly dependent on the Insured for support.
- The eligible dependent's coverage must coincide with the Primary Insured's dates of coverage.

Do I get an Identification (ID) Card?

- Yes, an ID Card will be provided to you through International SOS.

Insurance Plan Benefits

What is covered under the 2019-2020 Quinnipiac University Study Abroad Accident & Sickness Insurance Plan?

- The Plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs.
- The maximum benefit allowed for each accident or sickness is \$250,000, unless otherwise specified.
- Please refer to the Plan brochure available at www.gallagherstudent.com/QuinnipiacAbroad for complete details about coverage, limitations, and exclusions.

How are prescription drugs covered?

- Prescription drugs are covered at 80% of the Covered Expenses, up to \$2,500 per policy year.
- Insured's will have to pay out-of-pocket for any prescriptions received while abroad and submit the itemized receipt from the pharmacy (including name of drug and dosage) to the Claims Company, Klais & Company, Inc., for reimbursement of Covered Expenses based on the policy.

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

- A pre-existing condition is one that you sought medical advice, were diagnosed, received care or treatment or were recommended care or treatment during the 6 months prior to your effective date on this Plan.
- You will be covered for pre-existing conditions if you were continuously insured through another health insurance plan for the 6 months immediately prior to your effective date on the 2019-2020 Quinnipiac University Study Abroad Accident & Sickness Insurance Plan.
- Once you have been enrolled in this Plan for 6 months your pre-existing condition will be covered as any other condition.

Does this plan have a deductible?

- No, the 2019-2020 Quinnipiac University Study Abroad Accident and Sickness Insurance Plan does not have a deductible.

Claims Processing

If I receive a bill for services I received or need to be reimbursed, what should I do?

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. When you submit claims for reimbursement you will need to have the itemized bill(s) translated into English and include an "International Studies Claim Form", found at www.gallagherstudent.com/QuinnipiacAbroad, informing the Claims Administrator that you are seeking reimbursement for charges previously paid. You should make copies of all documents for your records and send the original documents to:

Health Special Risk, Inc.
HSR Plaza 4100 Medical Parkway
Carrollton, Texas 75007
1-972-512-5600 or 1-866-523-3183
QuinnipiacClaims@hsri.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 HealthSmart 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.

Worldwide Travel Assistance Services

In addition to the Insurance Plan Benefits, insureds also have access to Travel Assistance Services provided by International SOS. These benefits include the following.

Emergency Medical Evacuation Benefit

- We will pay 100% of the Covered Expenses incurred, up to the Lifetime Aggregate Maximum

Emergency Reunion Benefit

- \$10,000 Maximum Benefit

Repatriation of Remains

- In the event of death we will pay 100% of Covered Expenses for the preparation and transportation of the Covered Person's remains to his or her Home Country

Security Evacuation Benefit

- \$50,000 Maximum Benefit for a Covered Person's transportation and related costs to the nearest place of safety as determined by the Designated Security Consultant

Trip Cancellation Benefit

- \$2,000 Per Person Per Trip

Trip Interruption Benefit

- \$2,000 Per Person Per Trip

Arrangements must be scheduled and approved through International SOS prior to receiving services.

When do I use this membership?

Before you leave, prepare yourself:

- Access accurate, real time information at www.internationalsos.com. View country guides, online medical security reports, and sign up for health and safety email alerts.
- Call an alarm center for pre-travel information (i.e. vaccination, required medication, security concerns).
- Download the International SOS Membership App, if available.

While abroad, stay healthy, safe and secure. Contact International SOS when you:

- Seek health, safety, and security advice
- Need to speak with an experienced, internationally trained doctor or security specialist
- Need a local doctor or other provider credentialed by International SOS's medical staff
- Require supplies of medication or equipment
- Need travel advice on loss of travel documents or legal assistance

In an emergency, call International SOS right away to:

- Arrange medical transportation or care
- Coordinate medical fees, when approved
- Monitor you condition and advice
- Evacuate you to a center of medical excellence if local care is inadequate, or to a secure location
- Provide help if your safety is at risk
- Contact your family

This document is only a summary of the benefits available. Please refer to the 2019-2020 Quinnipiac University Study Abroad Accident & Sickness Insurance Plan brochure for a description of the benefits available and exclusions and limitations of the plan.