



Frequently Asked Questions 2020-2021 Accident Only Insurance Plan

Mandatory Enrollment

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

Questions about what's covered, how to access benefits, enrollment concerns, or ID cards?

Gallagher Student Health & Special Risk

500 Victory Road

Quincy, MA 02171

1-877-449-7938 or 1-617-769-6073

www.gallagherstudent.com

global@gallagherstudent.com

Questions about a specific claim or claims payment?

HealthSmart Benefit Solutions

3320 West Market St., Suite 100

Fairlawn, OH 44333

Email: akronclaims@healthsmart.com

You can review your claims online. To register, go to

www.healthsmart.com and go to the Student Member Center under the Service Centers tab.

Enrollment/Eligibility

Who is eligible?

All students enrolled in classes or in a practicum program and/or other recognized student groups approved by the University are eligible for the University of Saint Joseph's Mandatory Student Accident Insurance Plan, and will be defined as a "Covered Person". Athletes who are injured during participation in University athletic activities are covered under a separate University policy. Non-credit, avocational and distance learning online students are not eligible. However, online students who physically attend the University for academic purposes are eligible.

How do I enroll?

Eligible students do not need to submit an enrollment form. You will be automatically enrolled and the University is paying on your behalf.

Accident Insurance Plan Benefits

What is covered under the University of Saint Joseph Student Accident plan?

- When an Accident occurs while on campus, attending a practicum program or other recognized student group approved by the University or during travel to and from a program, the plan offers comprehensive benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, physician office visits, ambulance, durable medical equipment, emergency care and prescription drugs.
- The maximum benefit allowed for each accident is \$50,000.
- Services are covered at 100% of Reasonable and Customary Charges.
- Please refer to the summary of benefits which can be found at www.gallagherstudent.com for complete details regarding coverage, limitations, and exclusions.

Does a Covered Person need to be on campus for coverage to take into effect?

Eligible students are covered while on campus, attending or participating in a University-sponsored or recognized activity, including practicums. This includes traveling to or from the Covered Person's home, and campus, within the entire state of Connecticut. The covered travel time includes the period before the Covered Person's required attendance time and the period after his dismissal or when he completes any extra duties.

Is coverage in place for a student who is travelling internationally for a required course activity?

International travel is covered, but cannot exceed two hours each way.

Is coverage in place for a student who is studying at the University library on campus on a day when his/her class is not in session?

Coverage is in place while on school premises, during school hours, and on school days.

Is coverage in place for a student who is driving to and from a school sponsored event?

Coverage is in place to and from a school sponsored event within the entire state of Connecticut.

For a student who has a blended online course, is coverage in place for the portion of the course when the student is required to be on campus?

Yes, the student with blended courses is covered when required to be on campus, as long as premium has been paid for that student.

What is considered a “blended online course”?

Blended online courses are a mix of online and regular in-person courses. Online courses don't necessarily require students to physically attend class while regular courses do.

What if I already have health insurance?

If you have another health insurance plan, your other insurance plan is considered your 'primary' insurance plan and will pay first for eligible treatment. The student insurance plan will therefore not pay for any eligible benefits until your primary insurance has paid according to their policy terms. It is important that you provide health insurance information for both policies to your provider at the time services are rendered. Not providing this information may significantly delay claims processing.

If you do not have primary coverage, this plan will serve as primary.

Do I Get an ID Card?

Yes, there will be one master ID card for all students. This ID card is available on www.gallagherstudent.com/usj. You will not be receiving a printed ID card in the mail.

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

No, the 2020-2021 University of Saint Joseph Accident Only Insurance Plan does not have a deductible. Deductible means the amount for which you are responsible before payment is made by the claims company.

Finding a provider

Can I go to any doctor or hospital?

Yes, you can go to any licensed provider.

Claims Processing

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

You should submit your bill, proof of payment if seeking reimbursement and completed claim form, which can be found at www.gallagherstudent.com, selecting your school from the drop down menu and clicking, "Claims Company". Make sure your name, insurance ID number, and school name are on the bill and make a copy for your records.

Submissions should be sent to:

HealthSmart Benefit Solutions
3320 West Market St., Suite 100
Fairlawn, OH 44333
877-349-9017
akronclaims@healthsmart.com

If the treatment you received was a result of an accident, you will receive a letter from the claims administrator asking for information about the accident, i.e. if it was the result of a motor vehicle accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly. You may also receive a letter asking you if you are covered by any other health insurance plan. It is important to respond promptly to this as well.

How Can I check the status of my own claims?

You can go to www.healthsmart.com and go to the Student Member Center under the Service Centers tab to create an account and view your claims status.

Can I purchase coverage after the policy terminates?

No, there is no option to continue coverage after this policy terminates.