

## FREQUENTLY ASKED QUESTIONS...

### ABOUT THE ONLINE WAIVER SYSTEM

#### **Who do I call if I have questions about how to use the Online Waiver System?**

Direct all questions to:

Koster Insurance Agency

800-457-5599

email: [KosterOnLine@kosterins.com](mailto:KosterOnLine@kosterins.com)

#### **Is this the only way I can inform the University about my insurance selection?**

Completing the OnLine Waiver Form is the preferred method for waiving the University student insurance plan and will expedite the processing of your waiver. If you are unable to waive online, please call the Insurance Office at Brown University, 401-863-9481 for other waiver options.

#### **What information is needed in order to complete the OnLine Form?**

You will need the following information:

- Your Brown ID # (refer to 9 digits above your picture on your Brown ID card or also located on your Bursar's bill)
- Your current health insurance card
- Name of insurance carrier
- Claims Street Address/PO Box
- Telephone number (800# preferred)
- Policy ID number
- Name of policyholder
- Group name or group number (if applicable)

#### **What if I can't complete the OnLine Form, can I stop and go back later?**

If you start to complete the form but don't finish it, you can log-out and log back in a later date. However, whatever information you provided will not be saved and you'll have to re-enter all information.

#### **How will I know if my OnLine Form has been accepted?**

Immediately after submitting your OnLine Form, a confirmation number will appear on your computer screen, followed-up by an email confirmation receipt. Print and retain your confirmation number for your records as proof of completing the OnLine Form. If you do not immediately receive a confirmation number, the form was not accepted. Please correct any errors and resubmit the form.

#### **What should I do if I submit an OnLine Form and then want to update the form already submitted?**

You can log back into the Online Waiver system even after submitting a completed OnLine Form, as long as it's before the deadline. When you log in, you will be asked if you want to change the information already filed, click on "proceed" and make the changes you want. You will receive a separate confirmation number for each OnLine Form you submit.

**Please print and retain your confirmation number for future reference.** If you need to reverse your waiver decision and consequently be enrolled in the University student insurance plan, please send a separate email to [KosterOnLine@kosterins.com](mailto:KosterOnLine@kosterins.com).

## FREQUENTLY ASKED QUESTIONS...

### ABOUT THE 2005-2006 STUDENT HEALTH INSURANCE PLAN

*This information should be used in conjunction with the Student Health Insurance Plan Brochure.*

#### **Why Should I Enroll in the Student Health Insurance Plan?**

Often if students are covered by an out-of-area Health Maintenance Organization (HMO) or another type of managed care plan, they may find that there are limited or no benefits while at Brown University. Employer groups are increasingly ending dependent coverage at age 21 or younger, leaving University-age students uninsured.

#### **What's covered under the Student Health Insurance Plan?**

The Student Health Insurance Plan covers medical expenses, including hospital room and board, prescription drugs, emergency outpatient care, lab tests and x-rays, inpatient and outpatient surgical procedures, mental health care, physician office visits, etc. Coverage varies from 100% to 60% dependent upon whether you seek benefits through a Preferred Provider or Out of Network Provider. Coverage is subject to the limitations and provisions of the policy; refer to the brochure for exclusions and limitations.

#### **What is a Preferred Provider?**

A Preferred Provider is a doctor, hospital or other health care provider that participates in the Healthcare Value Management (HCVM) Preferred Provider Network (in New England), or the CCN Preferred Provider Network (national). When students see a Preferred Provider, the insurance will cover 100% of the Preferred Allowance for covered expenses after any applicable deductibles or copayments. Services rendered by an Out of Network Provider are generally covered at 80% of Usual and Customary Charges after any applicable deductibles or copayments. Preferred Providers have agreed to accept a Preferred Allowance, or a prearranged amount as payment in full. An Out of Network Provider has not agreed to any prearranged fee schedule, and any charges in excess of the insurance payment will be the student's responsibility.

#### **How do I find a Preferred Provider?**

The easiest and most efficient way to find an HCVM or CCN Preferred Provider is to contact CCN toll-free at 1-888-865-7774 or visit [www.ccnusa.com](http://www.ccnusa.com). Please note that HCVM is owned by CCN. Preferred Provider participation is subject to change, so please verify with the provider that they are participating in one of the networks.

#### **Will I receive an ID card?**

Students enrolled in the Student Health Insurance Plan will receive an ID card in their on-campus student mailbox.

#### **Who do I call if I have questions on the insurance plan?**

Koster Insurance Agency

500 Victory Road

Quincy, MA 02171

1-800-457-5599

[www.kosterweb.com](http://www.kosterweb.com)

or email: [Brownstudent@kosterins.com](mailto:Brownstudent@kosterins.com)