



Frequently Asked Questions
For The Ohio State University Students
2010-2011 Student Accident and Sickness Insurance Plan

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

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

Gallagher Koster
500 Victory Road
Quincy, MA 02171
1-800-254-2461
E mail: OSUship@gallagherkoster.com
www.gallagherkoster.com/OSU

Questions about a specific claim or claims payment?

Klais & Company, Inc.
1867 West Market St.
Akron OH 44313
1-800-349-9017
E Mail: Klaisclaims@klais.com

How can I find a Preferred Provider?

OSU Health Plan Network
<http://osuhealthplan.com/network-access-clients/>
Phone:(614)292-4700

For providers outside of Franklin County and Nationally
UnitedHealthcare PPO Options Network
<http://osuhealthplan.com/network-access-clients/>

How do I learn more about Worldwide Assistance Services?

Scholastic Emergency Services
www.assistamerica.com
877-488-9833 Toll-free within the United States
609-452-8570 Collect outside of the United States
or via email at medservices@assistamerica.com
For information or assistance for emergency travel assistance services

Eligibility

Who is eligible?

All Domestic Students who are enrolled in a degree program at OSU at least six (6) credit hours for undergraduates, at least five (5) credit hours for graduate students and at least three (3) credit hours for post-candidacy doctoral students are eligible under this Plan. Exceptions apply to enrolled students taking one of the approved exception course numbers representing co-ops, internship, study abroad, and thesis or dissertation research. These students will be automatically charged and the health insurance premium will be included in their fees, unless the student waives coverage

Insurance Plan Benefits

What's New for 2010-2011

- United Healthcare Options PPO Network has replaced the Beech Street Provider Network as the national provider network outside of Franklin County and throughout the rest of the country. OSU Health Plan Network will remain the provider network for the Plan in or out of Franklin County.
If you are currently using a Beech Street provider outside of Franklin County, please verify that the provider is a member of the UnitedHealthcare Options PPO network. To find a provider in either network please log on to www.gallagherkoster.com/OSU and click 'Find a Doctor'. If you have questions about the change of networks, contact Gallagher Koster at 800-254-2461.
- Dependent coverage has been expanded under certain circumstances to the age of 28. Please log on to www.gallagherkoster.com/OSU click 'Brochure and Plan Documents' to view the brochure for a full description of the Plan's dependent enrollment and eligibility requirements.
- There have been some changes in Qualifying Event Exceptions for students requesting to terminate coverage during the academic year. Go to www.gallagherkoster.com/OSU click, 'Brochure and Plan Documents' to review the "Enrollment Requirements/Qualifying Event Exceptions" section of the Plan brochure for a complete list of coverage status change exceptions.

How much does the Plan cost

What is covered under The Ohio State University Student Accident and Sickness Insurance Plan?

- The plan provides benefits that include hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.
- The maximum benefit allowed for each accident or sickness is \$500,000.
- Please refer to the plan brochure available at www.gallagherkoster.com/OSU. click on "Brochures and Plan Documents" for complete details about coverage, limitations, and exclusions.

How do I get my prescriptions filled?

- Coverage is provided for prescription drugs when in regular stock (in the formulary) dispensed by the Student Health Services pharmacy. There is a 34 day supply limit per prescription drug. Oral contraceptives may be dispensed for one-month.

Do I Get an ID Card?

- You will receive an insurance ID Card at the address the school has on file for you – either your on-campus address or your local address. Carry it at all times and show it to all health care providers or pharmacies before receiving care or filling a prescription.
- If you need to see a doctor before you receive your ID card, tell the provider that you are covered by The Ohio State University Student Health Insurance Plan. Your provider can also call Gallagher Koster at 1-800-254-2461 to confirm your eligibility.
- Once your enrollment has been processed at Gallagher Koster, you can go to www.gallagherkoster.com/OSU, create a User Account under "My Account" and print an ID card

Does this plan cover me when I am off campus, traveling or studying abroad?

Yes, the OSU University student insurance plan covers you while studying abroad with an OSU sponsored program. In addition to being covered for medical treatment and services, you will also be covered for Repatriation of Remains, Emergency Medical Expense Benefit and Travel Assistance Services through Scholastic Emergency Services, the 24-hour worldwide assistance service.

- When studying keep your student health insurance plan identification card with you and take a copy of the brochure for reference.
- 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. Covered Expenses will be reimbursed on a Non-Network basis.
- When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the claims administrator that you are seeking reimbursement for charges previously paid.
- Please insure that your name, ID number, address (to receive your reimbursement check), and the University's name are on the bill.

What is a deductible?

A deductible is the out of pocket dollar amount you are responsible for paying before payment is made by the claims company. Once you have paid the deductible, whether it's applied to one service or multiple services, the Plan will pay for covered medical expenses as indicated in the Plan brochure.

Does this plan have a deductible?

Yes this plan has a \$100 per insured and \$300 per family deductible for In Network Providers and \$500 per insured and \$1,500 Per Family (3 per family) deductible for Non-Network Providers.

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

Yes, but only if you were covered under the Plan for three (3) consecutive months. A lapse in coverage will require a new 3 month Waiting Period before any pre-existing condition is covered. Therefore, students are encouraged to maintain continuous coverage including Off-Terms every Plan year that you are enrolled at The Ohio State University. The Pre-Existing Condition Waiting Period is waived for services covered under the OSU Student Health Services and OSU Counseling and Consultation Service benefit

Finding a provider

Can I go to any doctor or hospital?

Yes. You can go to any provider; however, you can save money by seeing providers that participate in the OSU Health Plan Network (or UnitedHealthcare Options PPO Network outside of Franklin County) because providers participating in this network have agreed to accept a predetermined negotiated amount, or Preferred Allowance as payment for their services.

To locate a participating provider go to www.gallagherkoster.com/OSU and click on "Find A Doctor".

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 you do receive a bill or you paid for a service and need to be reimbursed, log on to www.gallagherkoster.com/OSU, click "Claims Company" to print a claims reimbursement form. Please send your bill and proof of payment to the claims administrator at the following address:

Klais & Company, Inc.
1867 West Market Street
Akron OH 44313
1-800-349-9017

klaisclaims@klais.com

How Can I check the status of my own claims?

You can go to www.klais.com click "StatusLink" and create a User Name and Password and to look up a specific claim or view a list of all claims submitted.

Is any other information needed in order to pay a claim?

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. 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.

Can I continue coverage after the policy terminates or after I graduate?

Yes, Coverage may be continued without interruption for one consecutive School Term per Policy Year for all Insured Students who: 1) graduate, or 2) are not enrolled in classes, or 3) are enrolled in classes, but who have dropped below the minimum credit hour requirement (6 credit hours for undergraduate and 5 credit hours for graduate students), or 4) do not meet other eligibility criteria, provided they were enrolled in class and covered by the plan during the preceding School Term. Please refer to "Credit Hour Requirements" on page 3 of the Plan brochure for a list of courses that are excluded from being applied to the minimum credit hour requirement. Enrollment in Off-Term Coverage is not automatic, to elect Off-Term coverage log on to www.buckeyelink.osu.edu. You are responsible for contacting Students who withdraw from school due to a medical condition may be eligible for two Off-Term coverage periods during the same Plan year.

Insured Students who have been continuously enrolled under The Ohio State University Student Health Insurance Plan for at least six (6) months are eligible to enroll in the Conversion Plan for up to twelve (12) months of coverage. Upon termination of coverage under the Student Health Insurance Plan, an Insured Student may request continuation of coverage. The Conversion Plan must be purchased within 31 days following the date the Insured Student loses eligibility including the exhaustion of Off-Term insurance.

This document is only a summary of the benefits available. Please refer to the Summary Plan Description for a description of the benefits available and exclusions and limitations of the plan.