



Frequently Asked Questions Prescription Override

What is a prescription override?

A prescription override is a request to have a prescription filled for more than a 30 day supply.

Who is eligible for the override?

Overrides can be requested by a student traveling *outside* of the United States for more than a 30 day period.

What information is needed to process a prescription override?

Students must fill out a Prescription Override Request Form and include a copy of their travel itinerary or acceptable travel information. Examples of accepted travel information are plane tickets, confirmations from online travel purchases and visas.

How do I request an override?

To request an override, students may visit our website and download a Prescription Override Request Form at www.gallagherkoster.com or call customer service at 877-320-4347 to have the Prescription Override Request Form emailed, faxed or mailed to them.

How many months of prescriptions may be requested?

Prescriptions may be filled up to 12 months or the termination date of their policy, provided they are outside of the United States. If additional months of prescriptions are needed beyond the termination date of the plan, Gallagher Koster will need to confirm and process a student's eligibility before processing the override request. If eligibility can not be confirmed and updated, a student will need to pay out of pocket for the prescriptions and mail in the receipt to the claims company for reimbursement.

How long does it take to process an override?

Allow up to 2 business days to process the override.

When can a prescription override be filled?

An override can only be filled within 2 weeks of a student's departure date, no exceptions.

How and when is the student notified that the override has been processed?

When a Prescription Override Request Form is received, an email response is sent out, confirming the appropriate information has been received. Once the request is approved, the student will receive a call back stating they are all able to go to the pharmacy, and to pickup the prescription within the next 48 hours. Prescriptions not picked up within the 48 hour timeframe will have to be reprocessed.

Are there exclusions that may apply?

There are no additional exclusions as a result of requesting an override, but certain prescriptions are not covered under the plan. For example, most topical creams, hair growth supplements, and steroids are excluded. Please refer to the exclusions listed in the brochure for questions regarding prescription policy coverage.